

Cycle Date: March-2023  
Run Date: 06/14/2023  
Interval: Annual  
Validated

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	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 90  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	1,150,566,834	2,315,065,382	101.2	2,942,101,722	27.1	1,536,647,230	-47.8	1,886,258,131	22.8
<a href="#">Total Investments</a>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	3,994,469,660	-5.0	3,704,633,577	-7.3
Loans Held for Sale	73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	30,498,886	104.0
<a href="#">Total Loans</a>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,652,039)	12.3	(122,712,705)	28.3
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	425,824,849	0.5
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	70,254,049	0.6
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	178,556,981	1.0
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	580,780,037	-8.5
<a href="#">TOTAL ASSETS</a>	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7	21,752,441,282	1.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,563	28.6	260,188,298	-20.5
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	10,599,195	-31.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	135,504	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	858,348,366	5.2
<a href="#">Total Shares &amp; Deposits</a>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807	2.0
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,244	6.0	20,022,654,170	1.7
Undivided Earnings	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1	1,838,490,003	-0.1
Other Reserves	296,780,486	328,293,660	10.6	320,473,167	-2.4	-150,866,885	-147.1	-108,702,891	27.9
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,102	-8.8	1,729,787,112	2.4
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7	21,752,441,282	1.8
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	213,308,952	24.0
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	57,378,059	114.6
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	155,930,893	7.3
Provision for Loan/Lease Losses or Total Credit Loss Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6	17,881,115	60.0
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	85,741,128	-4.0
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,810	7.5	767,957,920	6.7	200,844,278	4.6
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,483	35.5	125,614,140	-23.4	22,946,628	-26.9
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios <sup>6</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
06/14/2023		Count of CU : 90								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A									
					Dec-2022			Mar-2023		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Mar-2023	PEER Avg.**	Percentile**	
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth/Total Assets for Prompt Corrective Action <sup>8</sup>	10.87	9.68	9.46	9.62	N/A	N/A	9.57	N/A	N/A	
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83	10.02	N/A	N/A	10.08	N/A	N/A	
Risk-Based Capital Ratio	N/A	N/A	N/A	13.63	N/A	N/A	13.96	N/A	N/A	
GAAP Equity / Total Assets	10.60	9.47	9.08	7.90	N/A	N/A	7.95	N/A	N/A	
Loss Coverage	15.13	10.91	9.10	12.02	N/A	N/A	10.54	N/A	N/A	
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.45	N/A	N/A	
Delinquent Loans / Net Worth	4.36	3.28	2.78	3.76	N/A	N/A	3.21	N/A	N/A	
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.66	0.40	0.25	0.26	N/A	N/A	0.30	N/A	N/A	
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93	0.71	0.84	N/A	N/A	0.79	N/A	N/A	
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A	
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>	8.05	7.53	9.43	6.50	N/A	N/A	5.14	N/A	N/A	
Share Growth <sup>1</sup>	7.85	22.63	13.88	3.11	N/A	N/A	7.98	N/A	N/A	
Loan Growth <sup>1</sup>	6.94	8.11	5.63	21.64	N/A	N/A	10.44	N/A	N/A	
Asset Growth <sup>1</sup>	7.95	20.95	11.71	4.69	N/A	N/A	7.12	N/A	N/A	
Investment Growth <sup>1</sup>	8.86	60.02	24.72	-24.08	N/A	N/A	7.03	N/A	N/A	
Membership Growth <sup>1</sup>	1.77	2.49	1.35	3.75	N/A	N/A	5.47	N/A	N/A	
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>	0.82	0.72	0.85	0.60	N/A	N/A	0.43	N/A	N/A	
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.68	0.66	0.77	0.70	N/A	N/A	0.38	N/A	N/A	
Non-Interest Expense / Average Assets <sup>1</sup>	4.26	4.01	3.72	3.68	N/A	N/A	3.73	N/A	N/A	
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.40	0.35	0.13	0.21	N/A	N/A	0.33	N/A	N/A	
<b>ASSET LIABILITY MANAGEMENT RATIOS<sup>7</sup></b>										
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	68.95	N/A	N/A	
Cash + Short-Term Investments / Assets <sup>3</sup>	12.57	18.23	17.89	8.71	N/A	N/A	9.69	N/A	N/A	
<sup>1</sup> Exam date ratios are annualized.										
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months										
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
<sup>4</sup> Applicable for credit unions under \$500 million.										
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
<sup>7</sup> Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										
<sup>8</sup> The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

		Supplemental Ratios**			
<a href="#">Return to cover</a>		For Charter :	N/A		
06/14/2023		Count of CU :	90		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' *		
		Count of CU in Peer Group :	N/A		
		Dec-2019	Dec-2020	Dec-2021	Dec-2022
					Mar-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.65	183.49
<b>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.87	0.77
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.19
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.95	29.89
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.10	4.84
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	1.94
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.01
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.38	1.27
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.66
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.71
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	12.89
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	35.36
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.58
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	145.45
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	34.43
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	



[illegible]





		Income Statement*							
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	179,285,673	21.4
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(53,561)	-59.6
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	34,077,932	39.1
Other Interest Income <sup>1</sup>	1,886,143	12,244,594	549.2	N/A		6,198		-1,092	-170.5
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	213,308,952	24.0
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	34,059,484	95.9
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	8,878,691	119.1
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	14,439,884	172.2
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	57,378,059	114.6
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	155,930,893	7.3
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6	17,881,115	60.0
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,744,018	9.1	33,464,779	-2.1
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	50,419,881	-14.9
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	1,860	220,311	#####	11,333,102	5,044.1	-27,164,116	-339.7	5,503,758	181.0
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-3,633,962	#####
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	303,716	196.1
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	16,578	126.4
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		200,976	-88.4
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		0	100.0
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7	-534,598	-142.5
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	85,741,128	-4.0
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	99,137,972	4.2
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	1,494,335	-9.8
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	12,088,936	2.1
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	37,468,438	4.0
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	11,296,063	22.3
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,055,913	11.5	53,520,636	0.9	13,387,472	0.1
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	16,562,366	2.5
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	42,476	3.3
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	589,512	16.2
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	8,776,708	10.2
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,810	7.5	767,957,920	6.7	200,844,278	4.6
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,483	35.5	125,614,140	-23.4	22,946,628	-26.9
# Means the number is too large to display in the cell									
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	



		Loans								
		For Charter : N/A								
		Count of CU : 90								
		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	448,793,456	-2.0	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,483,487	4.1	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	423,386,336	1.3	
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,095,518,867	3.3	
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	4,943,219,216	2.6	
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	621,419	-4.2	
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	585,219,970	2.1	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,043,007,412	2.5	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,433,687,459	5.2	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	84,166,886	21.7	
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	768,826,065	-0.6	
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	127,416,904	1.2	
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	14,998,347,477	2.6	
LOANS GRANTED										
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,462,937	-5.2	525,990	-64.0	
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	1,463,660,883	-81.1	
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0	
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	#####	32,344,594	-67.6	3,544,078	-89.0	2,150,848	-39.3	
SBA Guaranteed Portion	89,624	92,719,520	#####	22,545,318	-75.7	3,306,283	-85.3	1,916,537	-42.0	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	1,325,473	-12.4	
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0	
Other Government Guaranteed Guaranteed Portion	0	12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1	0	-100.0	
Commercial Loans										
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	3,238,375	-4.6	
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0	2,450,715	-8.3	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,910,581	447.1	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,691,935	482.7	
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		Delinquent Loan Information							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	130,886,230	47.7	118,268,633	-9.6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,563,293		21,836,770	-34.9
90 to 179 Days Delinquent <sup>1</sup>	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,256,820	-33.9	29,513,084	4.4
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,525,524	111.0	12,210,634	-2.5
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	3,316,849	10.2
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,356,357	44.2	66,877,337	-13.5
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.45	-15.7
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	43,979,496	16.2
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	1.08	80.7
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	0.31	0.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	3,240,054	-29.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,067,076		1,643,508	-20.5
90 to 179 Days Delinquent <sup>1</sup>	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	2,269,531	2.0
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	188,306	113.4
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	17,022	-28.2
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	4,118,367	-6.5
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	0.92	-4.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	405,661	9.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		69,693		48,538	-30.4
90 to 179 Days Delinquent <sup>1</sup>	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	145,510	79.2
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	194,048	26.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.44	21.6
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)										
<a href="#">Return to cover</a>		For Charter :	N/A								
06/14/2023		Count of CU :	90								
CU Name: N/A		Asset Range :	N/A								
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group :			N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg		
DELINQUENT LOANS BY CATEGORY (continued)											
All Other Unsecured Loans/Lines of Credit											
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		3,985,275	-14.3		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,906,206		1,578,588	-17.2		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,238,406		2,405,295	7.5		
180 to 359 Days Delinquent	N/A	N/A		N/A		258,365		359,470	39.1		
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		36,027	-14.2		
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,444,960		4,379,380	-1.5		
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		1.06		1.03	-2.8		
New Vehicle Loans											
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,553,993	58.9	12,303,392	-20.9		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,876,367		2,865,953	-26.1		
90 to 179 Days Delinquent <sup>1</sup>	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,802,156	-35.9	2,397,704	-14.4		
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	624,968	0.0	1,025,314	64.1		
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	153,253	-21.9		
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,499,629	43.8	6,442,224	-14.1		
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.8	0.31	-16.8		
Used Vehicle Loans											
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,920,255	84.0	56,382,875	-13.2		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		17,000,429		11,946,616	-29.7		
90 to 179 Days Delinquent <sup>1</sup>	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,553	-7.8	14,434,389	-0.8		
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	7,424,421	26.4		
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	623,162	103.5		
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,722,735	108.9	34,428,588	-8.7		
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.70	-11.0		
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.58	-12.1		
Leases Receivable											
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A		
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A		
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A		
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
All Other Secured Non-Real Estate Loans/Lines of Credit											
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		4,361,065	12.0		
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,500,737		738,358	-50.8		
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,516,597		1,744,298	15.0		
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,030,513	4.5		
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		170,596	44.9		
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		3,683,765	-10.6		
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.63	-12.5		
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	62,508,893	-1.8		
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	35,276,553	-6.1		
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.											
								10. Delinquent Loans (con't)			

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		26,827,605		24,923,398 -7.1
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		5,271,307		1,052,865 -80.0
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		3,709,785		2,891,890 -22.0
180 to 359 Days Delinquent		N/A	N/A		N/A		2,049,772		1,703,692 -16.9
> = 360 Days Delinquent		N/A	N/A		N/A		1,191,941		1,010,791 -15.2
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		12,222,805		6,659,238 -45.5
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		0.31		0.16 -46.8
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		6,823,921		4,925,894 -27.8
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		1,487,527		1,608,434 8.1
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		737,832		1,065,881 44.5
180 to 359 Days Delinquent		N/A	N/A		N/A		618,829		286,257 -53.7
> = 360 Days Delinquent		N/A	N/A		N/A		714,731		500,948 -29.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		3,558,919		3,461,520 -2.7
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		0.26		0.24 -7.6
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		624,142		813,331 30.3
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		111,575		174,817 56.7
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		228,118		468,558 105.4
180 to 359 Days Delinquent		N/A	N/A		N/A		136,049		79,544 -41.5
> = 360 Days Delinquent		N/A	N/A		N/A		10,194		38,970 282.3
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		485,936		761,889 56.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		0.70		0.91 28.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		N/A		16,267,660.00		10,882,647.00 -33.1
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		N/A		0.30		0.20 -35.3
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		659,186		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		395,752		395,752	0.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		395,752		395,752	0.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		0.36		0.40	11.0
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		321,907		1,338,071	315.7
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		1,224,465		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		1,224,465		0	-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.64		0.00	-100.0
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		6		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		39,547		39,502	-0.1
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		39,547		39,502	-0.1
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.02		0.02	-28.5
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		4,566,257	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		925,590	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		98,650		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		98,650		925,590	838.3
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	



	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.04		0.46	1,152.9
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,300,356		925,090	-28.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		162,062		1,233	-99.2
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,726		560,413	1,153.0
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		12,313	0.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		299,603		573,959	91.6
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		0.25		0.46	85.6
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		86,021	-74.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		72,305		177,860	146.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		89,516		126,559	41.4
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		113,117	-76.5
> = 360 Days Delinquent	N/A	N/A		N/A		0		358,015	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		643,228		775,551	20.6
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		93.83		27.68	-70.5
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		8,788		12,249	39.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		38,009		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		37,964	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		42,366		37,964	-10.4
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		1.42		5.85	311.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		2,743,611		2,748,318	0.2
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		0.31		0.31	0.5
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (con't)	



		Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	50,998,824	13.1	17,403,194	36.5
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545	13.0	16,201,707	11.4	16,764,642	3.5	4,834,406	15.3
<b>NET CHARGE OFFS (\$\$)*</b>	67,236,317	43,683,158	-35.0	28,886,264	-33.9	34,234,182	18.5	12,568,788	46.9
<b>Net Charge-Offs / Average Loans %**</b>	0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.34	32.1
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>	138,753,560	101,572,379	-26.8	82,542,874	-18.7	111,590,539	35.2	79,446,125	-28.8
<b>Combined Delinquency and Net Charge Off Ratio</b>	1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	0.79	-0.1
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	3,451,320	27.9
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4	686,837	-6.3
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	2,764,483	40.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.44	35.1
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	7,227	-72.8
Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181	174.3	22,932	-51.4	38,156	66.4	7,314	-23.3
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-96.3	188,512	-42.6	68,253	-63.8	-87	-100.5
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.00	-100.1
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,092,242		4,365,202	15.7
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		951,916	-12.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,723,253		3,413,286	27.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		2.64		3.25	23.0
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,757,910	-7.4	1,342,555	42.9
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,759,158	43.8	537,119	22.1
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926	-29.0	2,836,203	-43.1	1,998,752	-29.5	805,436	61.2
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.16	34.9
Used Vehicle Loans Charged Off*	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,245,957	37.1	7,597,873	57.9
Used Vehicle Loans Recovered*	3,951,751	5,533,158	40.0	5,580,408	0.9	6,465,674	15.9	2,467,958	52.7
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,780,283	51.1	5,129,915	60.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	-33.6	0.23	-49.8	0.29	27.9	0.42	43.9
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	-32.1	0.22	-48.1	0.24	9.6	0.34	41.2
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A

		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,927,137,447		4,164,239,019	6.0
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		90,843,590	3.4
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		25,213,259	-9.4
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		202,626,386	7.7
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,231,035,956	48.9	4,482,922,254	6.0
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.95	22.4	29.89	3.3
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,951,793	112.2	32,060,365	-10.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.5	0.72	-15.8
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,288,141	31.6	6,676,602	64.0
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,633,697	25.1	2,192,167	55.6
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,654,444	35.3	4,484,435	68.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.7	0.41	36.7
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	9,737,823	-3.7
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	66,352,973	76.3	8,901,587	-46.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.38	70.3	1.27	-7.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		8,504	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	55,986,124	-45.1
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	94,292,195	-90.6
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	12,235,853	-94.3
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		69,231,865	-75.1
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,892,096,404	-1.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						15. Indirect, Purchased or Sold			

		Participation Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :			N/A				
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		448,440,907	-4.5
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,211,316	6.7
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6	65,436,197	-2.2
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	150,661,776	9.7
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	34,427,686	-24.6
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	18,678,535	3.1
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>	309,359,699	408,036,232	31.9	597,933,099	46.5	745,498,943	24.7	725,856,417	-2.6
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.10	2.5	4.84	-5.1
<b>LOAN PARTICIPATIONS PURCHASED</b>									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9	28,462,832	-68.0
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	1.94	-57.7
<b>LOAN PARTICIPATIONS SOLD</b>									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	502,157	-97.7
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.01	-97.7
<b>DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):</b>									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	974,518	118.4	916,576	-5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		0.14		0.14	-3.1
<b>LOAN LOSSES - PARTICIPATION LOANS</b>									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	888,570	74.2
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	398,857	45.1
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	489,713	108.2
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.2	0.27	90.1
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		1,860,071,724		1,852,728,699	-0.4
Fixed Rate 15 years or less	N/A	N/A		N/A		928,177,146		900,834,168	-2.9
Balloon/Hybrid > 5 years	N/A	N/A		N/A		385,714,040		412,185,865	6.9
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		344,740,239		420,753,630	22.0
Adjustable Rate	N/A	N/A		N/A		426,227,269		456,505,050	7.1
Total Secured by 1st Lien	N/A	N/A		N/A		3,944,930,418		4,043,007,412	2.5
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		189,043,964		215,381,991	13.9
Closed-End Adjustable Rate	N/A	N/A		N/A		14,895,313		35,052,884	135.3
Open-End Fixed Rate	N/A	N/A		N/A		16,595,476		6,417,991	-61.3
Open-End Adjustable Rate	N/A	N/A		N/A		1,142,057,687		1,176,834,588	3.0
Total Secured by Junior Lien	N/A	N/A		N/A		1,362,592,440		1,433,687,454	5.2
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		26,185,642		16,938,948	-35.3
Closed-End Adjustable Rate	N/A	N/A		N/A		28,377,059		30,985,465	9.2
Open-End Fixed Rate	N/A	N/A		N/A		864,738		1,479,341	71.1
Open-End Adjustable Rate	N/A	N/A		N/A		13,740,537		34,763,132	153.0
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		69,167,976		84,166,886	21.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		5,376,690,834		5,560,861,752	3.4
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		984,206,960		106,261,798	-56.8
Fixed Rate 15 Years or less*	N/A	N/A		N/A		228,045,229		19,006,599	-66.7
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		237,165,749		32,884,126	-44.5
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		225,161,714		68,516,416	21.7
Adjustable Rate*	N/A	N/A		N/A		165,525,825		39,991,353	-3.4
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		1,840,105,477		266,660,292	-42.0
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		135,787,346		24,325,359	-28.3
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,911,251		2,392,403	400.7
Open-End Fixed Rate*	N/A	N/A		N/A		5,779,655		684,306	-52.6
Open-End Adjustable Rate*	N/A	N/A		N/A		595,599,922		129,160,992	-13.3
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		739,078,174		156,563,060	-15.3
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		20,612,047		5,434,059	5.5
Closed-End Adjustable Rate*	N/A	N/A		N/A		12,315,075		2,212,088	-28.2
Open-End Fixed Rate*	N/A	N/A		N/A		1,828,567		0	-100.0
Open-End Adjustable Rate*	N/A	N/A		N/A		14,227,827		1,286,926	-63.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		48,983,516		8,933,073	-27.1
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		2,628,167,167		432,156,425	-34.2
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9	27,207,110	82.4	36,723,667	35.0
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,877,946,817		2,001,258,891	6.6
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5	48,482,083	74.9	54,391,483	12.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.23	-62.7	0.25	10.2
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0	2.36	-63.3	2.61	10.8
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		54,330		15,387	13.3
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		5,989	5.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		31,617		9,398	18.9
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00	9.9
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		169,384		7,107	-83.2
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		405,948		16,053	-84.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-236,564		-8,946	84.9
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		-0.02		0.00	87.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		2,015	-80.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		20,707		225	-95.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		1,790	-63.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01	-63.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	



		Commercial Loan Information							
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	98,021,536 -9.9
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	15,826,378 -0.5
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	190,682,388 0.0
Owner Occupied, Non-Farm, Non-Residential Property		178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	262,169,020 39.6
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	202,126,743 -25.1
<b>Total Real Estate Secured Commercial Loans</b>		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	768,826,065 -0.6
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers		862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	296,346 -87.8
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	123,670,209 3.2
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	2,801,888 308.7
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	648,461 -78.2
<b>Total Non-Real Estate Secured Commercial Loans</b>		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	127,416,904 1.2
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members		474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	755,614,275 1.4
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	140,628,694 -8.4
<b>Total Commercial Loans</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	896,242,969 -0.3
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development		52	54	3.8	83	53.7	78	-6.0	82 5.1
Farmland		16	35	118.8	47	34.3	44	-6.4	45 2.3
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	342 0.9
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	478 16.9
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	371 -14.3
<b>Total Number of Real Estate Secured Commercial Loans</b>		964	1,131	17.3	1,241	9.7	1,303	5.0	1,318 1.2
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4 -60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	1,013 6.6
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	18 20.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	46 -14.8
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		785	821	4.6	840	2.3	1,029	22.5	1,081 5.1
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members		1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,209 3.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		109	150	37.6	218	45.3	193	-11.5	190 -1.6
<b>Total Number of Commercial Loans Outstanding</b>		1,749	1,952	11.6	2,081	6.6	2,332	12.1	2,399 2.9
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	896,242,969 -0.3
<b>(Total Commercial Loans / Total Assets)%</b>		3.49	3.45	-1.2	3.57	3.5	4.21	17.7	4.12 -2.0
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*		217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	39,250,805 -36.0
Purchased or Participation Interests to Nonmembers*		25,887,143	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4	50,000 -99.6
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	16,122,724 -12.0
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	49 -9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	31,549,375 291.4
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0 -100.0
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>		3.58	3.41	-4.8	3.30	-3.3	3.73	13.1	3.71 -0.7
* Amounts are year-to-date and the related % change ratios are annualized.								<b>19. Commercial Loans</b>	



		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		0	511,016	N/A	19,811	-96.123	195,097	884.8	0 -100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		30,800	2,950	-90.422	0	-100	19,500	N/A	1,900 -61.026
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(1,900) -104.33
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**		-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00 -104.02
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	10,241 -64.834
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		13,528	13,528	0	26,016	92.312	62,408	139.9	797 -94.892
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	9,444 -30.149
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**		0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.03 -46.228
Total Commercial Loans/Lines of Credit Charge-Offs*		233,092	632,056	171.16	189,535	-70.013	311,586	64.4	10,241 -86.853
Total Commercial Loans/Lines of Credit Recoveries*		44,328	16,478	-62.827	26,016	57.883	81,908	214.8	2,697 -86.829
Total Commercial Loans/Lines of Credit Net Charge Offs*		188,764	615,578	226.11	163,519	-73.437	229,678	40.5	7,544 -86.862
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00 -88.081
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								20. Commercial Loan Losses	

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		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>							
<b>06/14/2023</b>		<b>Count of CU : 90</b>							
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>							
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
		<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>	<b>Mar-2023</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		8,506,189		7,751,032	-8.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,555,788		98,586,820	-1.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		251,076,030	-1.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		16,073,888	38.8
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,045,900	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		21,497,497	3.5
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		4,997,554	0.0
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>401,171,435</b>		<b>401,028,721</b>	<b>0.0</b>
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		8,395,234		7,670,345	-8.6
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		90,119,981	0.5
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		216,607,333	0.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		15,820,684	40.9
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		824,673	1.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		20,334,284	3.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		5,000,000	0.0
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>351,456,025</b>		<b>356,377,300</b>	<b>1.4</b>
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	<b>98,204,197</b>	<b>2,717,683,244</b>	<b>2,667.4</b>	<b>3,489,352,393</b>	<b>28.4</b>	<b>3,867,542,261</b>	<b>10.8</b>	<b>3,574,636,357</b>	<b>-7.6</b>
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	17,726,879	6.4
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745	-13.5	111,767,745	2.6
<b>TOTAL OTHER INVESTMENTS</b>	<b>146,501,037</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>126,927,399</b>	<b>-12.1</b>	<b>129,997,220</b>	<b>2.4</b>
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		536,496,198	-4.2
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		Investment Maturity							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>TIME DEPOSITS MATURITY DISTRIBUTION</b>									
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		249,132,164	-1.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		221,076,034	-4.1
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		64,430,000	-12.7
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,858,000	-46.2
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
<b>TOTAL TIME DEPOSITS</b>	N/A	N/A		N/A		559,906,706		536,496,198	-4.2
<b>EQUITY SECURITIES MATURITY DISTRIBUTION</b>									
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	8,176,689	3.5
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	1,271,255	-1.4
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	108,893,774	350.5
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,108,377	-92.2
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,235,675	6.5
<b>TOTAL EQUITY SECURITIES</b>	0	0	N/A	0	N/A	203,975,827	N/A	134,685,770	-34.0
<b>TRADING DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	439,489,551	-20.3
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	1,019,219,905	4.7
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	719,712,720	-22.7
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	830,259,459	5.0
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	28,071,757	128.8
<b>TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES</b>	0	0	N/A	0	N/A	3,260,231,723	N/A	3,036,753,392	-6.9
<b>HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	22,462,441	-45.7
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	118,553,283	35.6
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	46,915,309	27.5
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	211,194,733	-8.2
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,574,518	136.5	4,071,429	-46.2
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	0	0	N/A	0	N/A	403,334,711	N/A	403,197,195	0.0
<b>OTHER INVESTMENTS MATURITY DISTRIBUTION</b>									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,655,671	-46.4	39,075,390	19.7
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	78,272,925	-5.4
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,794,276	15.3
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	2,931,714	3.6
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	4,922,915	8.9
<b>TOTAL OTHER INVESTMENTS</b>	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	129,997,220	2.4
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,801,075	24.7	758,336,235	-14.4
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,438,393,402	4.5
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	944,746,079	-11.7
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	1,059,352,283	-11.4
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,404,024	-46.6	40,301,776	47.1
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,376,366	8.3	4,241,129,775	-6.9
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								23. Investment Maturity	

		Other Investment Information							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>Investments - Memoranda</b>									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	263,449,962	-6.1
<b>Realized Investment Gains (Losses)</b>									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		4,590	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-3,597,303	-360.8
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-41,249	-105.6
<b>Total Gain (Loss) on Investments</b>	N/A	N/A		N/A		-37,910		-3,633,962	-9,485.8
<b>Other-Than-Temporary Impairment (OTTI)</b>									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	43	43.3
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>OTTI Losses Recognized in Earnings</b>	0	0	N/A	0	N/A	30	N/A	43	43.3
<b>Derivatives Hedge</b>									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Assets used to fund employee benefit or deferred compensation plans</b>									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	120,057,053	-3.7
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,512,019	0.2
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		713,812	-13.3
Cash Surrender Value	N/A	N/A		N/A		9,604,128		10,735,706	11.8
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	30,448,135	-0.6
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,282,657	-1.6
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	101,966,939	-9.7
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	38,436,468	31.3
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	302,703,271	-2.2
<b>Charitable Donation Accounts</b>	0	0	N/A	0	N/A	487,985	N/A	491,871	0.8
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	24	0.0
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	5	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	36	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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								<b>24. Investments-Memoranda</b>	

	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	96,477,988	-8.2
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,014,645,166	2.7
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,396,686,095	2.1
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	143,884,130	5.2
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	373,813,285	0.5
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	40,463,499	27.7
<b>Total Unfunded Commitments for Non Commercial Loans</b>	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,969,492,175	2.6
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,065,970,163	2.2
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		172,381,134	152.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,960,374,344	-7.0
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		428,844,976	1.0
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		26,764,060	0.1
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	12,235,853	-94.3
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	5,459,305	2.1
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/14/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	411,576,700	5.0
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,005,217,947		2,794,916,137	39.4
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		N/A		29,407,549	
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	210,876,181	-1.9
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,612,150,547	-11.7	3,446,976,567	32.0
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	6,031,435	-71.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	821,909,855	-8.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	0	0	N/A	0	N/A	0	N/A	24,000,000	N/A
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	6,207,076	133.6
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	858,348,366	-6.6
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		78,032,411	-2.1
Natural Person Credit Unions	N/A	N/A		N/A		0		0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		2,613,530,584	17.8
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		61,444,078	63.0
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		0	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	2,753,007,073	17.9
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information							
<a href="#">Return to cover</a>								
06/14/2023								
CU Name: N/A								
Peer Group: N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>MEMBERSHIP:</b>								
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,676,258 1.4
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,217,243 0.2
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.50 1.1
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	5.47 482.7
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,304,503 3.4
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>								
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,481,802,739 2.9
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	1,114,225,047 -9.0
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	297,355,021 -2.7
<b>TOTAL SHARES/DEPOSITS</b>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,893,382,807 2.0
<b>NCUA INSURED SAVINGS</b>								
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,362,335,426	12.4	1,376,347,321 1.0
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	3,246,582 -72.2
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,374,013,728	13.0	1,379,593,903 0.4
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,150,029,745	2.4	17,513,788,904 2.1
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>								
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	5,488,542 472.0
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	3,054,398 -71.7
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,111,502,772 6.8
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	342,668,878 2.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	14,989,940 17.4
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	931,821,029 -13.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	5,235,148 -27.5
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>								
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	8 -11.1
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	65,648,514	-4.9	64,379,043 -1.9
# Means the number is too large to display in the cell								
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
								27. Shares and Membership

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
06/14/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Mar-2023 % Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD		269,729	1,721,657	538	6,002,686	249	281,000	-95	5,181,158 1,744
Amount of Grants Received by your credit union, YTD		209,702	816,900	290	3,843,873	371	1,564,350	-59	102,624 -93
<b>EMPLOYEES:</b>									
Number of Full-Time Employees		4,115	4,243	3	4,209	-1	4,367	4	4,389 1
Number of Part-Time Employees		287	269	-6	236	-12	245	4	237 -3
<b>BRANCHES:</b>									
Number of CU Branches		324	318	-2	319	0	315	-1	320 2
Number of CUs Reporting Shared Branches		29	29	0	27	-7	28	4	28 0
Plan to add new branches or expand existing facilities		19	17	-11	13	-24	13	0	13 0
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO		45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	58,059,289 2
CUSO Loans		6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	1,146,579 -76
Aggregate Cash Outlays in CUSO		31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,751,138 0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances		20	21	5	23	10	23	0	23 0
Number of International Remittances Originated YTD		4,250	3,800	-11	4,546	20	4,764	5	1,143 -76
Low Cost Wire Transfers		72	70	-3	67	-4	67	0	67 0
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations		22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	30,065,162 10
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		48	42	-13	45	7	43	-4	43 0
Vendor On-Line Service Bureau		45	48	7	46	-4	47	2	47 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
<b>Services Offered Electronically</b>									
Account Aggregation		17	16	-6	14	-13	14	0	14 0
Bill Payment		63	63	0	60	-5	60	0	60 0
Download Account History		67	66	-1	65	-2	67	3	67 0
Electronic Signature Authentication/Certification		34	35	3	39	11	41	5	41 0
e-Statements		71	70	-1	69	-1	69	0	69 0
External Account Transfers		35	37	6	39	5	40	3	40 0
Loan Payments		72	72	0	71	-1	71	0	71 0
Member Application		43	43	0	44	2	46	5	46 0
Merchant Processing Services		9	8	-11	8	0	8	0	8 0
Mobile Payments		34	38	12	40	5	41	3	41 0
New Loan		49	50	2	50	0	51	2	51 0
New Share Account		27	29	7	30	3	32	7	32 0
Remote Deposit Capture		46	50	9	52	4	55	6	55 0
<b>Type(s) of services offered:</b>									
Informational Website		N/A	N/A		52		70	35	70 0
Mobile Application		N/A	N/A		46		60	30	60 0
Online Banking		N/A	N/A		50		72	44	72 0
# Means the number is too large to display in the cell								28. Supplemental Info	

[Return to cover](#)

06/14/2023

CU Name: N/A

Peer Group: N/A

## Graphs 1

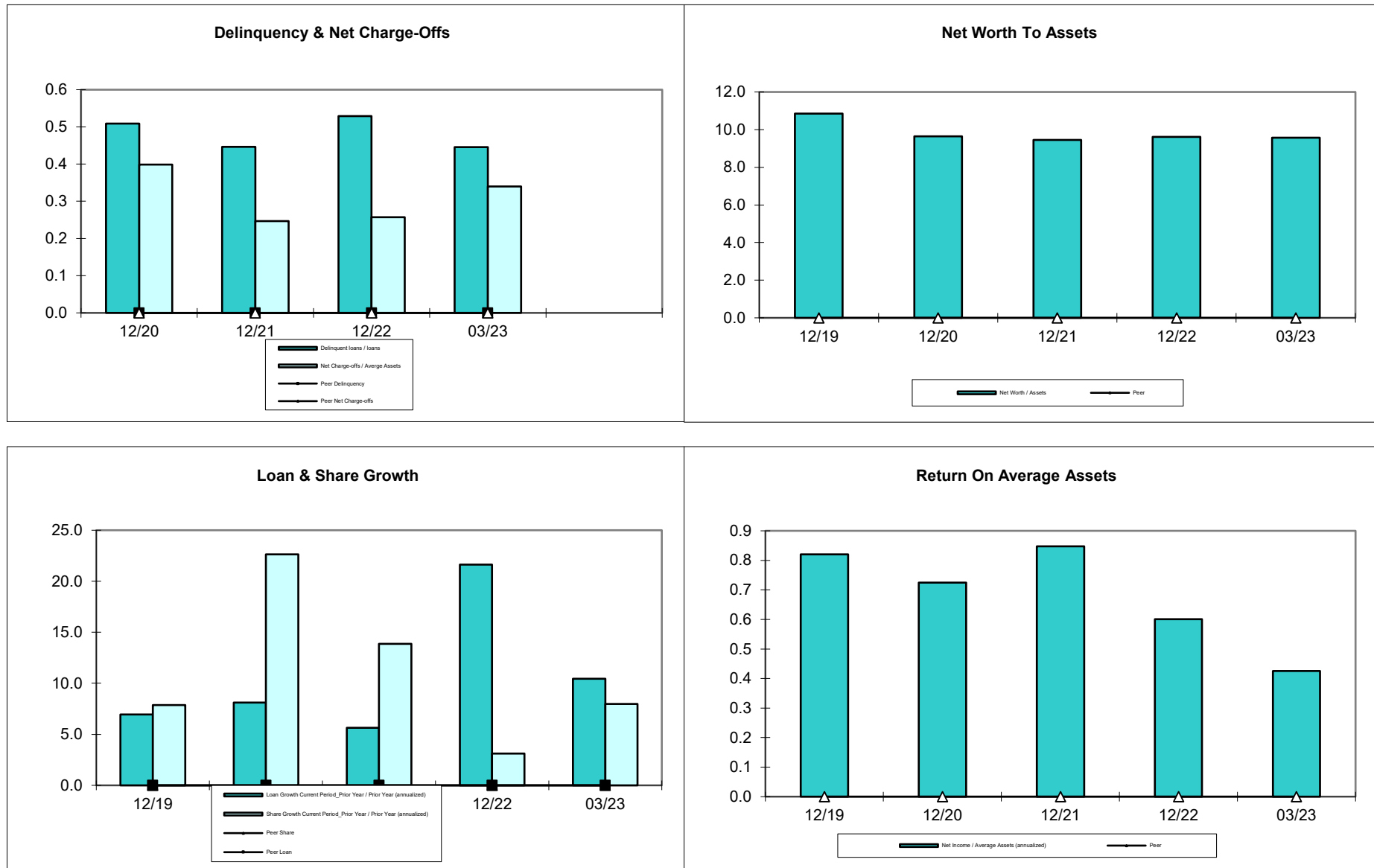
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

06/14/2023

CU Name: N/A

Peer Group: N/A

## Graphs 2

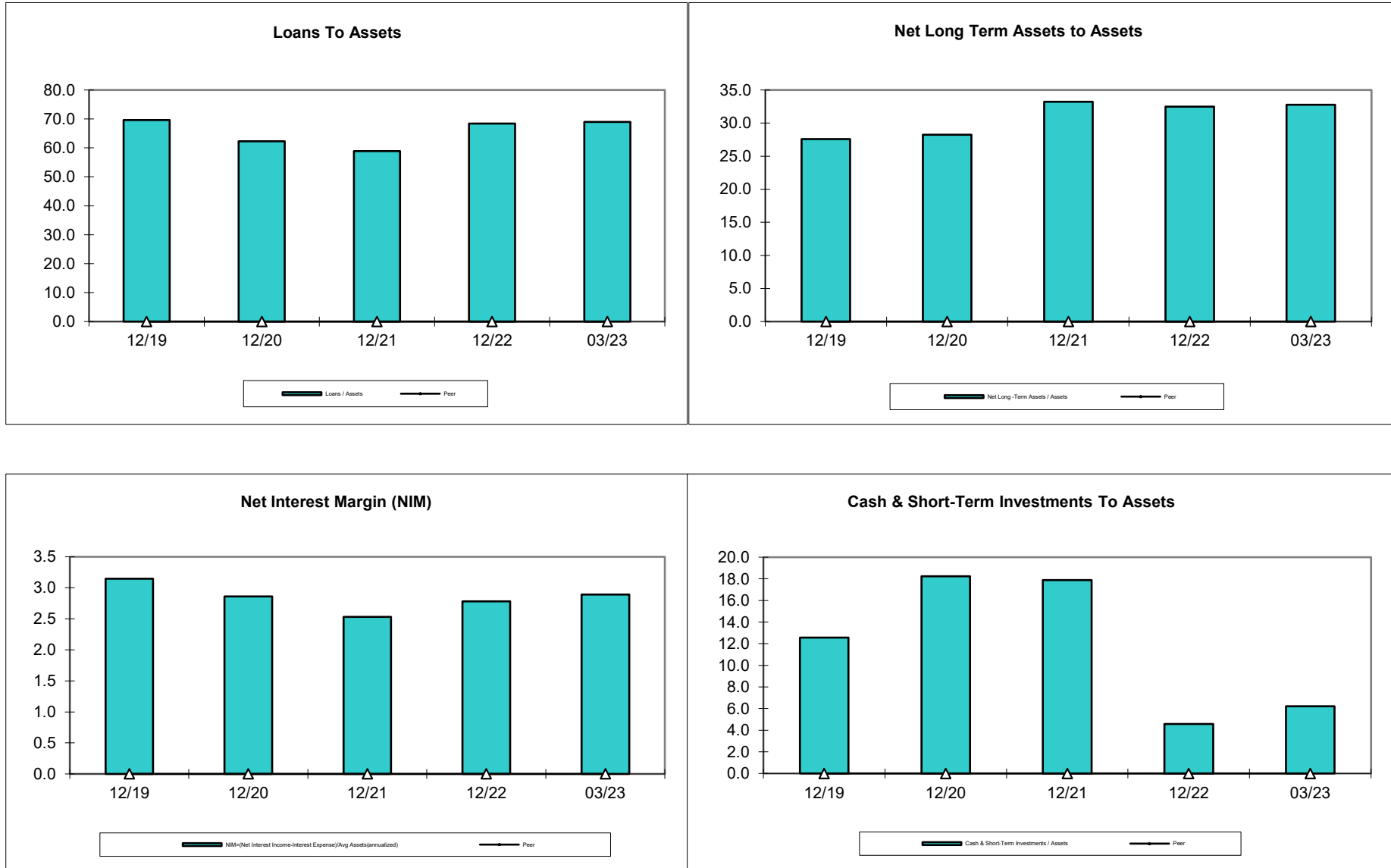
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Cycle Date: June-2023  
Run Date: 09/13/2023  
Interval: Annual  
Validated

Page	Click on links below to jump to FPR contents
1	<a href="#">Summary Financial Information</a>
2	<a href="#">Key Ratios</a>
3	<a href="#">Supplemental Ratios</a>
4	<a href="#">Historical Ratios</a>
5	<a href="#">Assets</a>
6	<a href="#">Liabilities, Shares &amp; Equity</a>
7	<a href="#">Income Statement</a>
8	<a href="#">Loans</a>
9	<a href="#">Delinquent Loan Information 1</a>
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11	<a href="#">Delinquent Real Estate Loans</a>
12	<a href="#">Delinquent Commercial Loans 1</a>
13	<a href="#">Delinquent Commercial Loans 2</a>
14	<a href="#">Loan Losses</a>
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21	<a href="#">Investments 1</a>
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23	<a href="#">Investment Maturity</a>
24	<a href="#">Other Investment Information</a>
25	<a href="#">Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures</a>
26	<a href="#">Liquidity - Borrowing Arrangements</a>
27	<a href="#">Shares and Membership</a>
28	<a href="#">Supplemental Information</a>
	<a href="#">Graphs 1</a> (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	<a href="#">Graphs 2</a> (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 90  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.



	Summary Financial Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	1,150,566,834	2,315,065,382	101.2	2,942,101,722	27.1	1,536,647,230	-47.8	1,653,237,625	7.6
<a href="#">Total Investments</a>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	3,994,469,660	-5.0	3,546,416,151	-11.2
Loans Held for Sale	73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	65,242,275	336.4
<a href="#">Total Loans</a>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,278,121,231	4.5
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(130,157,227)	36.1
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	428,074,208	1.0
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	65,974,544	-5.5
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	176,959,296	0.1
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	587,537,281	-7.4
<a href="#">TOTAL ASSETS</a>	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,671,405,384	1.4
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	277,167,198	-15.3
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	16,072,363	3.6
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	260,976	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	980,590,282	20.2
<a href="#">Total Shares &amp; Deposits</a>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,648,635,622	0.7
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,922,726,441	1.2
Undivided Earnings	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,533,129	20.4	1,887,685,475	2.3
Other Reserves	296,780,486	328,293,660	10.6	320,473,167	-2.4	-156,366,885	-148.8	-139,006,532	11.1
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,244	-8.8	1,748,678,943	3.5
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,671,405,384	1.4
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	445,408,422	29.5
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	125,120,377	134.0
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	320,288,045	10.2
Provision for Loan/Lease Losses or Total Credit Loss Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	40,545,409	81.4
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	186,661,917	4.5
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	403,894,377	5.2
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	125,614,283	-23.4	62,510,176	-0.5
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
			</						

		Key Ratios <sup>5</sup>							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)							
	Count of CU in Peer Group : N/A								
					Dec-2022			Jun-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Jun-2023	PEER Avg.**	Percentile**
<b><u>CAPITAL ADEQUACY RATIOS</u></b>									
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	10.87	9.68	9.46	9.62	N/A	N/A	9.79	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83	10.02	N/A	N/A	10.33	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.63	N/A	N/A	14.00	N/A	N/A
GAAP Equity / Total Assets	10.60	9.47	9.08	7.90	N/A	N/A	8.07	N/A	N/A
Loss Coverage	15.13	10.91	9.10	12.02	N/A	N/A	11.89	N/A	N/A
<b><u>ASSET QUALITY RATIOS</u></b>									
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.60	N/A	N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78	3.76	N/A	N/A	4.31	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.66	0.40	0.25	0.26	N/A	N/A	0.35	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93	0.71	0.84	N/A	N/A	0.99	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A
<b><u>MANAGEMENT RATIOS</u></b>									
Net Worth Growth <sup>1</sup>	8.05	7.53	9.43	6.50	N/A	N/A	6.36	N/A	N/A
Share Growth <sup>1</sup>	7.85	22.63	13.88	3.11	N/A	N/A	1.35	N/A	N/A
Loan Growth <sup>1</sup>	6.94	8.11	5.63	21.64	N/A	N/A	9.05	N/A	N/A
Asset Growth <sup>1</sup>	7.95	20.95	11.71	4.69	N/A	N/A	2.80	N/A	N/A
Investment Growth <sup>1</sup>	8.86	60.02	24.72	-24.08	N/A	N/A	-11.92	N/A	N/A
Membership Growth <sup>1</sup>	1.77	2.49	1.35	3.75	N/A	N/A	4.10	N/A	N/A
<b><u>EARNINGS RATIOS</u></b>									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.82	0.72	0.85	0.60	N/A	N/A	0.58	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.68	0.66	0.77	0.70	N/A	N/A	0.52	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	4.26	4.01	3.72	3.68	N/A	N/A	3.75	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.40	0.35	0.13	0.21	N/A	N/A	0.37	N/A	N/A
<b><u>LIQUIDITY</u></b>									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	70.50	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	12.57	18.23	17.89	8.71	N/A	N/A	8.68	N/A	N/A
<b><u>SENSITIVITY TO MARKET RISK</u></b>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months									
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.									
<sup>4</sup> Applicable for credit unions under \$500 million.									
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.									
<sup>6</sup> The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.									

		Supplemental Ratios**			
<a href="#">Return to cover</a>		For Charter :	N/A		
09/13/2023		Count of CU :	90		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' *		
		Count of CU in Peer Group :	N/A		
		Dec-2019	Dec-2020	Dec-2021	Dec-2022 Jun-2023
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.63	142.41
<b>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.87	0.97
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.39
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.20
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.10	4.84
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.36
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.01
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.06
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.33	1.40
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.79
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.40
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	16.73
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	41.68
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.63
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	166.20
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	36.26
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical Ratios <sup>3</sup>								
		For Charter :	N/A							
09/13/2023		Count of CU :	90							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :		N/A		Dec-2022			Jun-2023		
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Jun-2023	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth / Total Assets excluding CECL Transition Provision <sup>4</sup>	10.85	9.65	9.45	9.62	N/A	N/A	9.67	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.40	N/A	N/A	
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	6.14	N/A	N/A	
<b>ASSET QUALITY</b>										
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.38	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.61	N/A	N/A	87.45	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-9.81	N/A	N/A	
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.42	N/A	N/A	
<b>EARNINGS</b>										
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	5.79	N/A	N/A	
Yield on Average Loans * <sup>1</sup>	4.91	4.70	4.42	4.39	N/A	N/A	4.98	N/A	N/A	
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	2.83	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.65	N/A	N/A	
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.16	N/A	N/A	
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.63	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	2.98	N/A	N/A	
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	64.83	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.31	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.13	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	30.66	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	32.93	N/A	N/A	
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	81.93	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90	96.67	97.37	N/A	N/A	97.12	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	55.18	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.99	2.54	1.65	3.97	N/A	N/A	4.72	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.53	N/A	N/A	
Borrowers / Members	49.95	64.94	146.57	201.68	N/A	N/A	200.52	N/A	N/A	
Members / Full-Time Empl.	360.32	359.26	368.35	368.34	N/A	N/A	370.90	N/A	N/A	
Avg. Shares Per Member	\$8,384	\$10,032	\$11,272	\$11,202	N/A	N/A	\$11,051	N/A	N/A	
Avg. Loan Balance	\$13,729	\$11,138	\$5,144	\$4,383	N/A	N/A	\$4,515	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$87,277	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
<sup>4</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program										

[illegible]





		Income Statement*							
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	373,460,557	26.5
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(116,368)	-56.2
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	72,062,230	47.1
Other Interest Income <sup>1</sup>	1,886,143	12,244,594	549.2	N/A		6,198		2,003	-35.4
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	445,408,422	29.5
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	74,100,956	113.1
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	20,270,042	150.1
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	30,749,379	189.9
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	125,120,377	134.0
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	320,288,045	10.2
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	40,545,409	81.4
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,744,018	9.1	67,107,002	-1.9
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	110,520,871	-6.7
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	1,860	220,311	#####	11,333,102	5,044.1	-27,164,116	-339.7	10,535,451	177.6
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-5,457,195	-9,997.2
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	1,286,649	303.5
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	119,692	195.3
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		346,255	-90.0
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		-28,134	-730.8
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7	2,231,326	-11.2
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,083,464	-14.7	186,661,917	4.5
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	198,555,312	4.3
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	3,520,635	6.3
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	24,308,009	2.7
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	75,052,400	4.2
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	21,692,834	17.4
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,056,023	11.5	53,521,514	0.9	27,482,325	2.7
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	34,338,140	6.3
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	92,084	11.9
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	1,200,784	18.3
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	17,651,854	10.8
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	403,894,377	5.2
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	125,614,283	-23.4	62,510,176	-0.5
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	

		Loans								
		For Charter :	N/A							
		Count of CU :	90							
		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group :			N/A					
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	458,154,369	0.1	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,103,901	3.2	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	447,139,453	7.0	
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,076,684,795	2.3	
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	5,003,574,052	3.8	
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	579,949	-10.6	
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	605,502,793	5.7	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,153,172,841	5.3	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,527,031,294	12.1	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	81,437,453	17.7	
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	767,290,244	-0.8	
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	113,450,087	-9.9	
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,278,121,231	4.5	
LOANS GRANTED										
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,462,937	-5.2	658,867	-55.0	
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	3,023,487,789	-60.9	
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0	
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	#####	32,344,594	-67.6	3,544,078	-89.0	2,029,896	-42.7	
SBA Guaranteed Portion	89,624	92,719,520	#####	22,545,318	-75.7	3,306,283	-85.3	1,795,037	-45.7	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	1,058,703	-30.0	
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0	
Other Government Guaranteed Guaranteed Portion	0	12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1	0	-100.0	
Commercial Loans										
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	3,188,414	-6.1	
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0	2,400,647	-10.1	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,735,482	440.2	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,558,017	477.0	
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		Delinquent Loan Information							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	130,886,673	47.7	129,807,944	-0.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,563,332		37,018,141	10.3
90 to 179 Days Delinquent <sup>1</sup>	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,260,453	-33.9	38,019,476	34.5
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,532,139	111.2	12,823,946	2.3
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	3,535,459	17.4
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,366,644	44.2	91,397,022	18.1
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.60	13.0
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	51,153,336	35.1
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	2.58	331.8
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	1.19	288.9
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	6,808,177	48.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,067,076		2,417,428	16.9
90 to 179 Days Delinquent <sup>1</sup>	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	2,510,340	12.9
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	195,059	121.1
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	15,922	-32.8
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	5,138,749	16.7
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.12	16.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	411,824	10.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		69,693		89,140	27.9
90 to 179 Days Delinquent <sup>1</sup>	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	14,237	-82.5
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	13,342	435.8
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	116,719	-23.9
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.26	-26.3
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)									
<a href="#">Return to cover</a>		For Charter :	N/A							
09/13/2023		Count of CU :	90							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)										
All Other Unsecured Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		4,032,295	-13.3	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,906,206		2,024,920	6.2	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,241,898		2,422,173	8.0	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		481,550	81.7	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		58,481	39.3	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,455,067		4,987,124	11.9	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		1.07		1.12	4.6	
New Vehicle Loans										
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,554,173	58.9	15,396,052	-1.0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,876,367		3,747,696	-3.3	
90 to 179 Days Delinquent <sup>1</sup>	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,802,156	-35.9	2,916,467	4.1	
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	624,968	0.0	793,365	26.9	
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	38,891	-80.2	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,499,629	43.8	7,496,419	0.0	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.8	0.36	-2.3	
Used Vehicle Loans										
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,920,518	84.0	60,352,139	-7.0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		17,000,468		16,250,615	-4.4	
90 to 179 Days Delinquent <sup>1</sup>	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	15,083,270	3.7	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	6,958,279	18.5	
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	1,014,484	231.3	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,722,915	108.9	39,306,648	4.2	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.79	0.4	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.66	0.1	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		4,392,764	12.8	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,500,737		966,157	-35.6	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,516,597		1,871,868	23.4	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,373,221	39.3	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		213,098	81.0	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		4,424,344	7.4	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.73	1.6	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	64,354,492	1.1	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	33,625,109	-10.5	
# Means the number is too large to display in the cell										
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								10. Delinquent Loans (con't)		



Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		26,827,605		19,735,560 -26.4
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		5,271,307		7,625,800 44.7
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		3,709,785		4,538,225 22.3
180 to 359 Days Delinquent		N/A	N/A		N/A		2,049,772		1,961,048 -4.3
> = 360 Days Delinquent		N/A	N/A		N/A		1,191,941		990,446 -16.9
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		12,222,805		15,115,519 23.7
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		0.31		0.36 17.5
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		6,823,921		5,731,988 -16.0
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		1,487,527		1,615,205 8.6
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		737,832		1,342,626 82.0
180 to 359 Days Delinquent		N/A	N/A		N/A		618,829		564,885 -8.7
> = 360 Days Delinquent		N/A	N/A		N/A		714,731		411,400 -42.4
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		3,558,919		3,934,116 10.5
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		0.26		0.26 -1.4
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		624,142		682,940 9.4
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		111,575		206,375 85.0
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		228,118		163,532 -28.3
180 to 359 Days Delinquent		N/A	N/A		N/A		136,049		15,490 -88.6
> = 360 Days Delinquent		N/A	N/A		N/A		10,194		38,970 282.3
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		485,936		424,367 -12.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		0.70		0.52 -25.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		N/A		16,267,660.00		19,474,002.00 19.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		N/A		0.30		0.34 11.7
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	



	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		659,186		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		395,752		395,752	0.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		395,752		395,752	0.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		0.36		0.54	47.9
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		321,907		1,224,466	280.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		1,224,465		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		1,224,465		0	-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.64		0.00	-100.0
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		6		10,179,870	#####
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		1,386,741	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		39,547		39,506	-0.1
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		39,547		1,426,247	3,506.5
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.02		0.61	2,799.8
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		10,765	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		545,956	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		3,681,094	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		98,650		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		98,650		4,227,050	4,184.9
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.04		1.69	4,524.3
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,300,356		605,695	-53.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		162,062		78,310	-51.7
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,726		3,347,915	7,385.4
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		60,885	-24.4
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		0	-100.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		299,603		3,487,110	1,063.9
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		0.25		3.13	1,150.0
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		243,390	-27.7
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		72,305		63,798	-11.8
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		89,516		41,868	-53.2
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		406,822	-15.5
> = 360 Days Delinquent	N/A	N/A		N/A		0		358,015	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		643,228		870,503	35.3
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		93.83		83.69	-10.8
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		8,788		19	-99.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		38,009		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		46,355	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		42,366		46,355	9.4
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		1.42		8.25	479.7
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		2,743,611		10,453,017	281.0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		0.31		1.19	288.9
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (con't)	

		Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,022,134	13.2	39,138,409	53.4
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545	13.0	16,201,596	11.4	16,777,103	3.6	10,406,517	24.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158	-35.0	28,886,375	-33.9	34,245,031	18.6	28,731,892	67.8
Net Charge-Offs / Average Loans %**	0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.38	49.5
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379	-26.8	82,542,985	-18.7	111,611,675	35.2	120,128,914	7.6
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	0.98	24.9
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	7,084,413	31.2
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4	1,412,811	-3.7
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	5,671,602	44.3
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.48	37.2
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	94,684	78.0
Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181	174.3	22,932	-51.4	38,156	66.4	17,336	-9.1
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-96.3	188,512	-42.6	68,253	-63.8	77,348	126.7
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.18	10.3
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982		8,931,810	18.3
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		2,227,838	2.0
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993		6,703,972	25.0
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		2.64		3.10	17.5
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,763,109	-7.3	2,960,211	57.3
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,762,555	44.0	1,336,256	51.6
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,554	-29.5	1,623,955	62.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.16	36.5
Used Vehicle Loans Charged Off*	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,262,328	37.2	18,755,672	94.7
Used Vehicle Loans Recovered*	3,951,751	5,533,158	40.0	5,580,408	0.9	6,474,738	16.0	5,042,236	55.8
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,787,590	51.2	13,713,436	114.5
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	-33.6	0.23	-49.8	0.29	28.0	0.56	91.1
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	-32.1	0.22	-48.1	0.24	9.7	0.44	81.7
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		1,424,410		1,141,869	60.3
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		668,579		310,806	-7.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		831,063	119.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.14		0.28	103.0
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560		682,560	0.0
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		1,896,721	4.2
Vehicle - Non-Commercial	N/A	N/A		N/A		2,917,828		3,514,482	20.4
Other - Non-Commercial	N/A	N/A		N/A		92,818		70,000	-24.6
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,163,763	11.8
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Losses	

		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,299,189,577	9.3
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		94,458,574	7.5
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		25,126,531	-9.7
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		195,052,051	3.6
<b>Total Outstanding Indirect Loans</b>	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,613,826,733	8.9
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.20	4.2
<b>DELINQUENT INDIRECT LOANS</b>									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	37,574,895	4.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.4	0.81	-4.0
<b>INDIRECT LOAN LOSSES</b>									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	17,013,806	108.6
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,647,201	25.4	5,061,600	79.3
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,665,699	35.4	11,952,206	124.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.8	0.54	79.3
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>									
<b>LOANS PURCHASED YEAR-TO-DATE</b>									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	29,225,555	44.4
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	62,099,220	65.0	13,104,463	-57.8
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.33	63.5	1.40	5.6
<b>DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		7,892	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
<b>LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23</b>									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
<b>LOANS SOLD Year-to-date</b>									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	182,269,862	78.9
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	298,017,116	-70.4
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	36,585,760	-82.9
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		227,446,597	-18.1
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,873,950,558	-1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
							15. Indirect, Purchased or Sold		

		Participation Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :			N/A				
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer		65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A
Vehicle - Non-commercial		N/A	N/A		N/A		469,718,038		449,413,827 -4.3
Non-Federally Guaranteed Student Loans		11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,260,466 7.3
1- to 4-Family Residential Property		83,764,252	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6	84,311,444 26.0
Commercial Loans (excluding Construction & Development)		72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	151,070,364 10.0
Commercial Construction & Development		4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	26,411,713 -42.2
All Other Participation Loans		72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	19,457,457 7.4
TOTAL PARTICIPATION LOANS OUTSTANDING		309,359,699	408,036,232	31.9	597,933,099	46.5	745,498,943	24.7	738,925,271 -0.9
Participation Loans Outstanding / Total Loans %		2.94	3.59	22.0	4.98	38.7	5.10	2.5	4.84 -5.2
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*		134,686,404	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9	71,203,238 -60.0
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.36 -48.8
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*		74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	1,285,171 -97.0
%Participation Loans Sold YTD / Total Assets**		0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.01 -97.1
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22		1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	1,015,203 4.1
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		N/A		0.14		0.16 9.1
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*		983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	1,701,977 66.8
Participation Loans Recovered*		157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	885,428 61.1
Participation Loan Net Charge Offs *		825,469	878,465	6.4	445,524	-49.3	941,001	111.2	816,549 73.5
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.30	0.24	-18.4	0.09	-63.8	0.14	58.2	0.22 57.1
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									16. Participation Loans



1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		1,860,071,724		1,861,139,728	0.1
Fixed Rate 15 years or less	N/A	N/A		N/A		928,177,146		883,221,969	-4.8
Balloon/Hybrid > 5 years	N/A	N/A		N/A		385,714,040		403,006,122	4.5
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		344,740,239		532,775,481	54.5
Adjustable Rate	N/A	N/A		N/A		426,227,269		473,029,533	11.0
Total Secured by 1st Lien	N/A	N/A		N/A		3,944,930,418		4,153,172,833	5.3
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		189,043,964		233,159,883	23.3
Closed-End Adjustable Rate	N/A	N/A		N/A		14,895,313		32,419,555	117.6
Open-End Fixed Rate	N/A	N/A		N/A		16,595,476		6,994,465	-57.9
Open-End Adjustable Rate	N/A	N/A		N/A		1,142,057,687		1,254,457,390	9.8
Total Secured by Junior Lien	N/A	N/A		N/A		1,362,592,440		1,527,031,293	12.1
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		26,185,642		33,188,979	26.7
Closed-End Adjustable Rate	N/A	N/A		N/A		28,377,059		33,191,725	17.0
Open-End Fixed Rate	N/A	N/A		N/A		864,738		1,919,560	122.0
Open-End Adjustable Rate	N/A	N/A		N/A		13,740,537		13,137,189	-4.4
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		69,167,976		81,437,453	17.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		5,376,690,834		5,761,641,579	7.2
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		984,206,960		342,145,441	-30.5
Fixed Rate 15 Years or less*	N/A	N/A		N/A		228,045,229		44,581,160	-60.9
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		237,165,749		59,819,852	-49.6
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		225,161,714		194,543,075	72.8
Adjustable Rate*	N/A	N/A		N/A		165,525,825		74,004,451	-10.6
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		1,840,105,477		715,093,979	-22.3
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		135,787,346		49,246,534	-27.5
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,911,251		3,903,625	308.5
Open-End Fixed Rate*	N/A	N/A		N/A		5,779,655		1,315,633	-54.5
Open-End Adjustable Rate*	N/A	N/A		N/A		595,599,922		261,318,275	-12.3
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		739,078,174		315,784,067	-14.5
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		20,612,047		7,640,102	-25.9
Closed-End Adjustable Rate*	N/A	N/A		N/A		12,315,075		5,964,146	-3.1
Open-End Fixed Rate*	N/A	N/A		N/A		1,828,567		1,200,000	31.3
Open-End Adjustable Rate*	N/A	N/A		N/A		14,227,827		5,067,783	-28.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		48,983,516		19,872,031	-18.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		2,628,167,167		1,050,750,077	-20.0
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9	27,207,110	82.4	37,316,291	37.2
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,877,946,817		2,072,594,419	10.4
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5	41,871,917	51.0	57,142,496	36.5
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.20	-67.8	0.26	34.6
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0	2.04	-68.3	2.69	32.3
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	



	Real Estate (Non-Commercial) Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A						
09/13/2023		Count of CU : 90						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
LOAN LOSS SUMMARY BY LOAN TYPE								
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		54,330		30,101 10.8
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		8,774 -22.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		31,617		21,327 34.9
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00 23.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		169,384		121,626 43.6
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		405,948		36,574 -82.0
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-236,564		85,052 171.9
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		-0.02		0.01 159.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		3,425 -83.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		20,707		312 -97.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		3,113 -68.4
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01 -67.9
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00
*Amounts are year-to-date while the related percent change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
18. RE Loan Losses								

		Commercial Loan Information							
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	73,566,069 -32.4
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	16,514,583 3.9
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	193,571,065 1.5
Owner Occupied, Non-Farm, Non-Residential Property		178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	233,526,679 24.4
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	250,111,848 -7.3
<b>Total Real Estate Secured Commercial Loans</b>		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	767,290,244 -0.8
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers		862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	294,711 -87.9
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	111,553,102 -6.9
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	1,040,200 51.7
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	562,074 -81.1
<b>Total Non-Real Estate Secured Commercial Loans</b>		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	113,450,087 -9.9
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members		474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	742,565,271 -0.4
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	138,175,060 -10.0
<b>Total Commercial Loans</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	880,740,331 -2.0
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development		52	54	3.8	83	53.7	78	-6.0	80 2.6
Farmland		16	35	118.8	47	34.3	44	-6.4	45 2.3
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	362 6.8
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	454 11.0
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	431 -0.5
<b>Total Number of Real Estate Secured Commercial Loans</b>		964	1,131	17.3	1,241	9.7	1,303	5.0	1,372 5.3
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4 -60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	978 2.9
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	19 26.7
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	44 -18.5
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		785	821	4.6	840	2.3	1,029	22.5	1,045 1.6
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members		1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,226 4.1
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		109	150	37.6	218	45.3	193	-11.5	191 -1.0
<b>Total Number of Commercial Loans Outstanding</b>		1,749	1,952	11.6	2,081	6.6	2,332	12.1	2,417 3.6
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	880,740,331 -2.0
<b>(Total Commercial Loans / Total Assets)%</b>		3.49	3.45	-1.2	3.57	3.5	4.21	17.7	4.06 -3.4
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*		217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	71,330,512 -41.8
Purchased or Participation Interests to Nonmembers*		25,887,143	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4	50,000 -99.8
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	16,809,294 -8.3
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	49 -9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	31,248,224 93.8
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0 -100.0
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>		3.58	3.41	-4.8	3.30	-3.3	3.73	13.1	3.67 -1.7
* Amounts are year-to-date and the related % change ratios are annualized.								<b>19. Commercial Loans</b>	

		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		0	511,016	N/A	19,811	-96.123	195,097	884.8	0 -100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		30,800	2,950	-90.422	0	-100	19,500	N/A	3,035 -68.872
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(3,035) -103.46
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**		-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00 -103.22
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	14,598 -74.937
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		13,528	13,528	0	26,016	92.312	62,408	139.9	10,539 -66.225
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	4,059 -84.989
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**		0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.01 -87.77
Total Commercial Loans/Lines of Credit Charge-Offs*		233,092	632,056	171.16	189,535	-70.013	311,586	64.4	14,598 -90.63
Total Commercial Loans/Lines of Credit Recoveries*		44,328	16,478	-62.827	26,016	57.883	81,908	214.8	13,574 -66.855
Total Commercial Loans/Lines of Credit Net Charge Offs*		188,764	615,578	226.11	163,519	-73.437	229,678	40.5	1,024 -99.108
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00 -99.184
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								20. Commercial Loan Losses	

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		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>							
<b>09/13/2023</b>		<b>Count of CU : 90</b>							
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>							
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
		<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>	<b>Jun-2023</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		8,506,189		5,464,968	-35.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,555,788		90,930,915	-8.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		247,131,927	-3.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		14,396,133	24.3
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,043,613	-0.4
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		20,904,374	0.6
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		4,998,217	0.0
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>401,171,435</b>		<b>384,870,147</b>	<b>-4.1</b>
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		8,395,234		5,377,028	-36.0
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		82,308,285	-8.2
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		209,168,307	-3.5
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		14,094,468	25.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		832,263	2.6
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		19,778,352	0.6
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		5,000,000	0.0
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>351,456,025</b>		<b>336,558,703</b>	<b>-4.2</b>
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	<b>98,204,197</b>	<b>2,717,683,244</b>	<b>2,667.4</b>	<b>3,489,352,393</b>	<b>28.4</b>	<b>3,867,542,261</b>	<b>10.8</b>	<b>3,411,455,773</b>	<b>-11.8</b>
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	502,596	-62.3
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	18,005,105	8.1
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,936,745	-13.5	116,452,677	6.9
<b>TOTAL OTHER INVESTMENTS</b>	<b>146,501,037</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>126,927,399</b>	<b>-12.1</b>	<b>134,960,378</b>	<b>6.3</b>
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		513,640,492	-8.3
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		Investment Maturity							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
<b>TIME DEPOSITS MATURITY DISTRIBUTION</b>									
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		248,850,045	-1.3
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		208,380,447	-9.6
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		54,952,000	-25.5
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,458,000	-57.8
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
<b>TOTAL TIME DEPOSITS</b>	N/A	N/A		N/A		559,906,706		513,640,492	-8.3
<b>EQUITY SECURITIES MATURITY DISTRIBUTION</b>									
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	8,983,424	13.7
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	1,309,111	1.5
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	137,845,340	470.3
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	13,568,958	-91.9
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,500,171	15.2
<b>TOTAL EQUITY SECURITIES</b>	0	0	N/A	0	N/A	203,975,827	N/A	165,207,004	-19.0
<b>TRADING DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
<b>TOTAL TRADING DEBT SECURITIES</b>	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	412,805,347	-25.2
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	993,495,697	2.0
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	748,213,382	-19.7
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	687,658,661	-13.1
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	17,054,747	39.0
<b>TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES</b>	0	0	N/A	0	N/A	3,260,231,723	N/A	2,859,227,834	-12.3
<b>HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION</b>									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	26,585,802	-35.8
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	86,419,396	-1.2
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	62,100,115	68.8
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	207,861,694	-9.7
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,574,518	136.5	4,053,929	-46.5
<b>TOTAL HELD-TO-MATURITY DEBT SECURITIES</b>	0	0	N/A	0	N/A	403,334,711	N/A	387,020,936	-4.0
<b>OTHER INVESTMENTS MATURITY DISTRIBUTION</b>									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,655,671	-46.4	43,644,916	33.7
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	77,590,503	-6.3
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,424,783	6.4
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	3,269,405	15.5
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,700,540	26.1
<b>TOTAL OTHER INVESTMENTS</b>	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,927,399	-12.1	134,630,147	6.1
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,801,075	24.7	740,869,534	-16.4
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,367,195,154	-0.6
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	1,007,535,620	-5.9
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	913,816,718	-23.5
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,404,024	-46.6	30,309,387	10.6
<b>TOTAL INVESTMENT MATURITY DISTRIBUTION</b>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,376,366	8.3	4,059,726,413	-10.9
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								23. Investment Maturity	



		Other Investment Information							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	251,316,149	-10.5
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-353,692	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-5,027,321	-544.0
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-76,182	-110.3
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-5,457,195	#####
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	43	43.3
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	30	N/A	43	43.3
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	148,117,157	18.8
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,280,912	-2.5
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		662,552	-19.5
Cash Surrender Value	N/A	N/A		N/A		9,604,128		10,736,769	11.8
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	30,611,409	-0.1
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,260,196	-2.2
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	103,718,691	-8.2
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	31,800,173	8.7
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	325,788,538	5.3
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	495,071	1.5
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	24	0.0
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	6	20.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	36	0.0
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	102,970,090	-2.0
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,061,685,075	7.5
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,393,156,461	1.9
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	140,118,892	2.5
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	373,040,771	0.3
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	53,746,219	69.7
<b>Total Unfunded Commitments for Non Commercial Loans</b>	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	3,021,747,418	4.4
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,124,717,508	4.1
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		488,089,032	614.2
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,731,834,387	-17.8
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		444,601,297	4.7
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	36,585,760	-82.9
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	6,618,385	23.7
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
09/13/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	419,930,713	7.1
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,005,217,947		2,721,057,080	35.7
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		345,258,072	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	232,548,149	8.2
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,612,150,547	-11.7	3,718,994,014	42.4
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	4,622,327	-78.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	895,282,033	0.0
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	58,150,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	22,335,922	740.5
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	980,590,282	6.6
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		72,762,455	-8.8
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,306,695,478	49.1
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		37,691,078		122,079,078	223.9
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		17,395,854	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	3,519,132,865	50.7
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	30	3.4
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information														
<a href="#">Return to cover</a>		For Charter : N/A													
09/13/2023		Count of CU : 90													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State													
	Count of CU in Peer Group : N/A														
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023	% Chg						
MEMBERSHIP:															
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,687,574	2.1						
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,218,423	0.3						
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.53	1.8						
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	4.10	118.6						
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,300,438	3.3						
SHARES/DEPOSITS MATURITY DISTRIBUTION															
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,409,939,479	2.4						
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	944,034,688	-22.9						
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	294,661,455	-3.6						
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,648,635,622	0.7						
NCUA INSURED SAVINGS															
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,127,116,255	-17.3						
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	4,431,336	-62.1						
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,131,547,591	-17.7						
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	17,517,088,031	2.1						
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):															
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	1,209,905	26.1						
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	8,589,178	-20.4						
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A						
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,219,354,502	17.2						
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	340,373,540	1.8						
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	14,843,613	16.2						
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	920,213,744	-14.3						
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	6,601,126	-8.6						
INSURANCE COVERAGE OTHER THAN NCUSIF															
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	9	0.0						
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606	-2.7	65,329,714	-2.7						
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										27. Shares and Membership					

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
09/13/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Jun-2023 % Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD		269,729	1,721,657	538	6,002,686	249	281,000	-95	7,668,097 2,629
Amount of Grants Received by your credit union, YTD		209,702	816,900	290	3,843,873	371	1,564,350	-59	557,750 -64
<b>EMPLOYEES:</b>									
Number of Full-Time Employees		4,115	4,243	3	4,209	-1	4,367	4	4,440 2
Number of Part-Time Employees		287	269	-6	236	-12	245	4	220 -10
<b>BRANCHES:</b>									
Number of CU Branches		324	318	-2	319	0	315	-1	320 2
Number of CUs Reporting Shared Branches		29	29	0	27	-7	28	4	28 0
Plan to add new branches or expand existing facilities		19	17	-11	13	-24	13	0	12 -8
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO		45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	56,082,622 -1
CUSO Loans		6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	1,309,518 -72
Aggregate Cash Outlays in CUSO		31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,946,222 0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances		20	21	5	23	10	23	0	23 0
Number of International Remittances Originated YTD		4,250	3,800	-11	4,546	20	4,764	5	2,363 -50
Low Cost Wire Transfers		72	70	-3	67	-4	67	0	67 0
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations		22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	29,720,392 9
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		48	42	-13	45	7	43	-4	43 0
Vendor On-Line Service Bureau		45	48	7	46	-4	47	2	47 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
<b>Services Offered Electronically</b>									
Account Aggregation		17	16	-6	14	-13	14	0	14 0
Bill Payment		63	63	0	60	-5	60	0	60 0
Download Account History		67	66	-1	65	-2	67	3	68 1
Electronic Signature Authentication/Certification		34	35	3	39	11	41	5	41 0
e-Statements		71	70	-1	69	-1	69	0	70 1
External Account Transfers		35	37	6	39	5	40	3	40 0
Loan Payments		72	72	0	71	-1	71	0	71 0
Member Application		43	43	0	44	2	46	5	46 0
Merchant Processing Services		9	8	-11	8	0	8	0	8 0
Mobile Payments		34	38	12	40	5	41	3	41 0
New Loan		49	50	2	50	0	51	2	51 0
New Share Account		27	29	7	30	3	32	7	32 0
Remote Deposit Capture		46	50	9	52	4	55	6	55 0
<b>Type(s) of services offered:</b>									
Informational Website		N/A	N/A		52		70	35	72 3
Mobile Application		N/A	N/A		46		60	30	60 0
Online Banking		N/A	N/A		50		72	44	73 1
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09/13/2023

CU Name: N/A

Peer Group: N/A

## Graphs 1

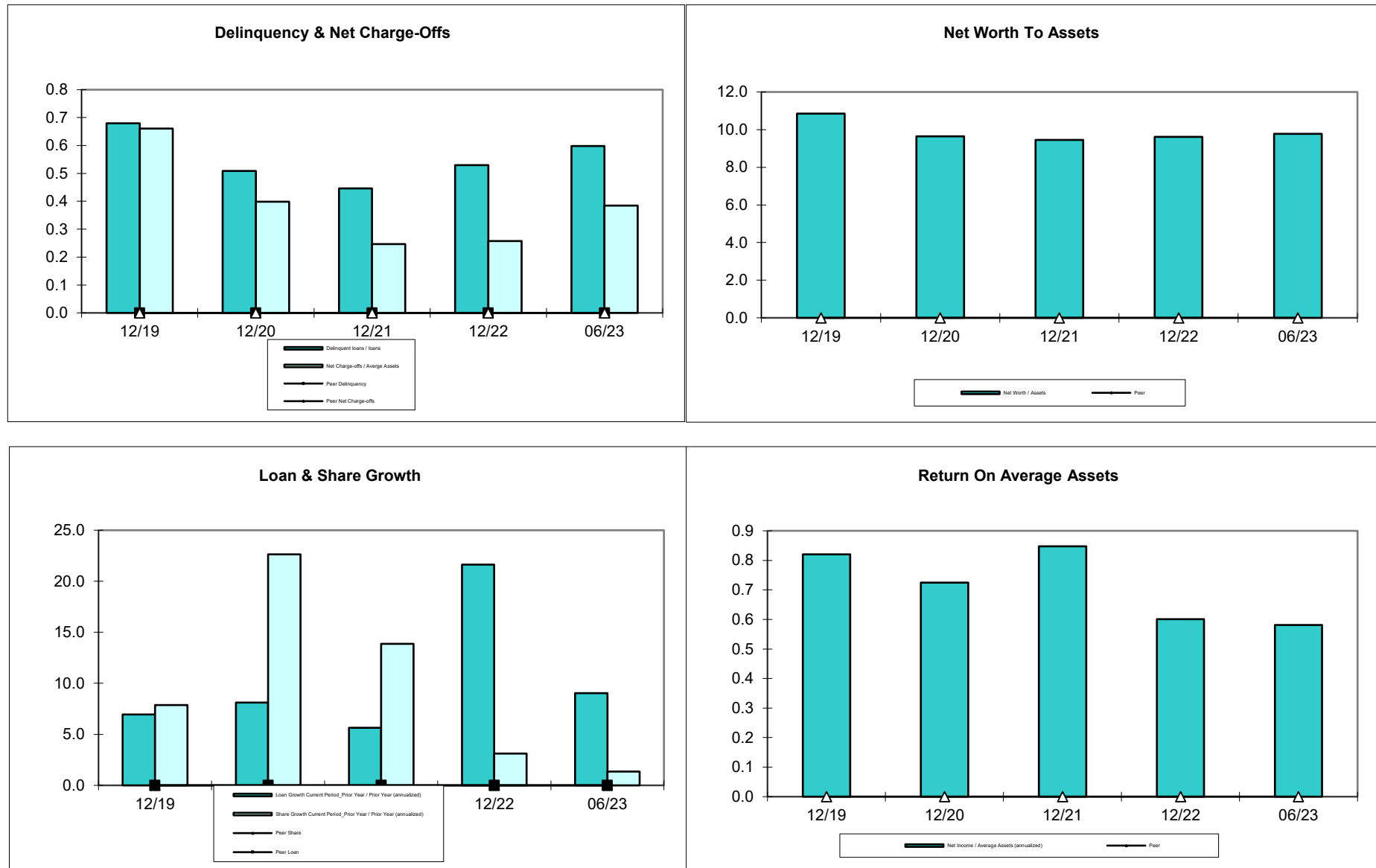
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.



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09/13/2023

CU Name: N/A

Peer Group: N/A

## Graphs 2

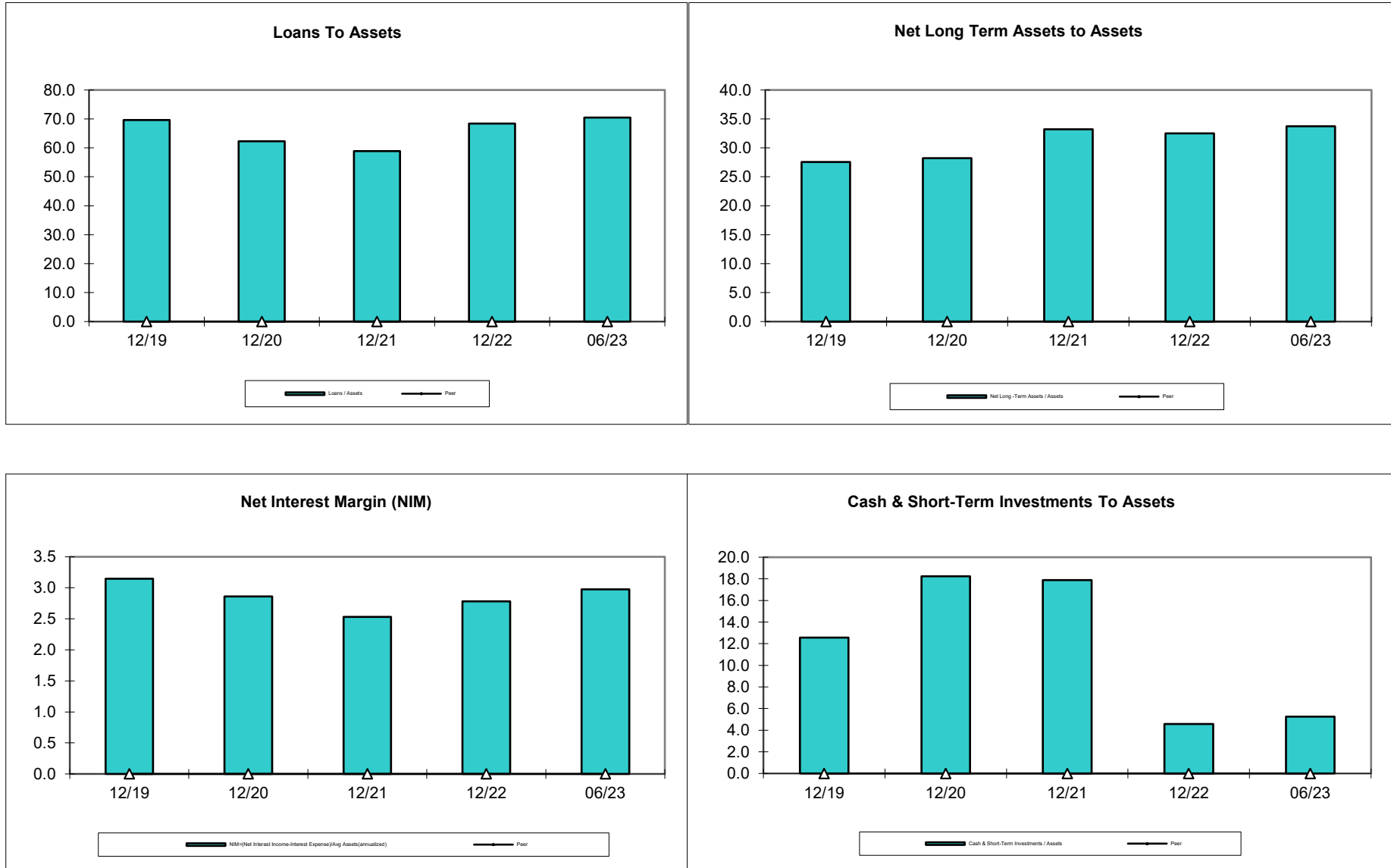
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Cycle Date: September-2023  
Run Date: 12/12/2023  
Interval: Annual  
Validated

Page	Click on links below to jump to FPR contents
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2	<a href="#">Key Ratios</a>
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14	<a href="#">Loan Losses</a>
15	<a href="#">Indirect, Purchased or Sold</a>
16	<a href="#">Participation Loans</a>
17	<a href="#">Real Estate (Non-Commercial) Loans</a>
18	<a href="#">Real Estate (Non-Commercial) Loan Losses</a>
19	<a href="#">Commercial Loans</a>
20	<a href="#">Commercial Loan Losses</a>
21	<a href="#">Investments 1</a>
22	<a href="#">Investments 2</a>
23	<a href="#">Investment Maturity</a>
24	<a href="#">Other Investment Information</a>
25	<a href="#">Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures</a>
26	<a href="#">Liquidity - Borrowing Arrangements</a>
27	<a href="#">Shares and Membership</a>
28	<a href="#">Supplemental Information</a>
	<a href="#">Graphs 1</a> (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	<a href="#">Graphs 2</a> (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 90  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	1,150,566,834	2,315,065,382	101.2	2,942,101,722	27.1	1,536,640,977	-47.8	1,612,604,045	4.9
<a href="#">Total Investments</a>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	3,994,475,913	-5.0	3,423,388,206	-14.3
Loans Held for Sale	73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	40,480,146	170.8
<a href="#">Total Loans</a>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,559,913,042	6.5
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(95,651,896)	12.3	(135,724,544)	41.9
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	429,814,852	1.4
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	66,412,147	-4.9
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	177,662,132	0.5
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	632,770,162	-0.3
<a href="#">TOTAL ASSETS</a>	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,807,320,188	2.0
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	340,910,968	4.1
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	22,025,620	42.0
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	222,040	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,114,751,758	36.6
<a href="#">Total Shares &amp; Deposits</a>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,573,636,437	0.3
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	20,051,546,823	1.9
Undivided Earnings	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,938,175	20.5	1,918,039,902	3.9
Other Reserves	296,780,486	328,293,660	10.6	320,473,167	-2.4	-156,771,931	-148.9	-162,266,537	-3.5
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,244	-8.8	1,755,773,365	3.9
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,489	4.7	21,807,320,188	2.0
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	692,659,137	34.2
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	206,950,540	158.0
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	485,708,597	11.4
Provision for Loan/Lease Losses or Total Credit Loss Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	63,761,276	90.2
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	278,735,131	4.1
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	610,639,374	6.0
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	125,618,499	-23.4	90,043,078	-4.4
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	90	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios <sup>5</sup>							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)							
	Count of CU in Peer Group : N/A								
					Dec-2022			Sep-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Sep-2023	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>									
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	10.87	9.68	9.46	9.62	N/A	N/A	9.87	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83	10.02	N/A	N/A	10.41	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.63	N/A	N/A	13.91	N/A	N/A
GAAP Equity / Total Assets	10.60	9.47	9.08	7.90	N/A	N/A	8.05	N/A	N/A
Loss Coverage	15.13	10.91	9.10	12.04	N/A	N/A	13.01	N/A	N/A
<b>ASSET QUALITY RATIOS</b>									
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.68	N/A	N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78	3.76	N/A	N/A	4.94	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.66	0.40	0.25	0.26	N/A	N/A	0.38	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93	0.71	0.84	N/A	N/A	1.10	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.03	N/A	N/A
<b>MANAGEMENT RATIOS</b>									
Net Worth Growth <sup>1</sup>	8.05	7.53	9.43	6.50	N/A	N/A	6.01	N/A	N/A
Share Growth <sup>1</sup>	7.85	22.63	13.88	3.11	N/A	N/A	0.36	N/A	N/A
Loan Growth <sup>1</sup>	6.94	8.11	5.63	21.64	N/A	N/A	8.60	N/A	N/A
Asset Growth <sup>1</sup>	7.95	20.95	11.71	4.69	N/A	N/A	2.71	N/A	N/A
Investment Growth <sup>1</sup>	8.86	60.02	24.72	-24.08	N/A	N/A	-11.74	N/A	N/A
Membership Growth <sup>1</sup>	1.77	2.49	1.35	3.75	N/A	N/A	2.95	N/A	N/A
<b>EARNINGS RATIOS</b>									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.82	0.72	0.85	0.60	N/A	N/A	0.56	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.68	0.66	0.77	0.70	N/A	N/A	0.53	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	4.26	4.01	3.72	3.68	N/A	N/A	3.77	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.40	0.35	0.13	0.21	N/A	N/A	0.39	N/A	N/A
<b>LIQUIDITY</b>									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	71.35	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	12.57	18.23	17.89	8.71	N/A	N/A	8.66	N/A	N/A
<b>SENSITIVITY TO MARKET RISK</b>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months									
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.									
<sup>4</sup> Applicable for credit unions under \$500 million.									
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.									
<sup>6</sup> The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.									

		<b>Supplemental Ratios**</b>			
<a href="#">Return to cover</a>		<b>For Charter :</b> N/A			
<b>12/12/2023</b>		<b>Count of CU :</b> 90			
<b>CU Name:</b> N/A		<b>Asset Range :</b> N/A			
<b>Peer Group:</b> N/A		<b>Criteria :</b> Region: Nation * Peer Group: All * Reporting_State = 'MO' *			
	<b>Count of CU in Peer Group :</b> N/A				
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Dec-2022</b>	<b>Sep-2023</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	123.63	127.97
<b><u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u></b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.88	1.00
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.43
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.32
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.08	4.41
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.16
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.03
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.09
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.34	1.23
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.74
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.07
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	17.50
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	47.13
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.70
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	160.69
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	38.45
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				<b>3. Supplemental Ratios</b>	

		Historical Ratios <sup>3</sup>										
<a href="#">Return to cover</a>		For Charter : N/A										
12/12/2023		Count of CU : 90										
CU Name: N/A		Asset Range : N/A										
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union										
	Count of CU in Peer Group :			N/A		Dec-2022			Sep-2023			
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg	Percentile**	Sep-2023	PEER Avg	Percentile**			
<b><u>CAPITAL ADEQUACY</u></b>												
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	0	11	N/A	N/A	67	N/A	N/A			
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Net Worth / Total Assets excluding CECL Transition Provision <sup>4</sup>	10.85	9.65	9.45	9.62	N/A	N/A	9.74	N/A	N/A			
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	10.85	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A			
Solvency Evaluation (Estimated)	112.46	110.99	110.33	109.14	N/A	N/A	109.47	N/A	N/A			
Classified Assets (Estimated) / Net Worth	4.52	5.10	4.41	4.65	N/A	N/A	6.32	N/A	N/A			
<b><u>ASSET QUALITY</u></b>												
Net Charge-Offs / Average Loans*	0.66	0.40	0.25	0.26	N/A	N/A	0.40	N/A	N/A			
Fair (Market) HTM Invest Value/Book Value HTM Invest.	100.67	101.59	99.90	87.60	N/A	N/A	85.49	N/A	N/A			
Accum Unreal G/L On AFS/Cost Of AFS	0.21	1.16	-1.03	-9.15	N/A	N/A	-10.81	N/A	N/A			
Delinquent Loans / Assets	0.47	0.32	0.26	0.36	N/A	N/A	0.49	N/A	N/A			
<b><u>EARNINGS</u></b>												
Gross Income/Average Assets*	6.13	5.67	5.03	5.08	N/A	N/A	5.96	N/A	N/A			
Yield on Average Loans * <sup>1</sup>	4.91	4.70	4.42	4.39	N/A	N/A	5.13	N/A	N/A			
Yield on Average Investments*	2.31	1.49	0.79	1.61	N/A	N/A	2.95	N/A	N/A			
Fee & Other Op.Income / Avg. Assets*	2.15	2.16	2.07	1.79	N/A	N/A	1.68	N/A	N/A			
Cost of Funds / Avg. Assets*	0.83	0.65	0.43	0.51	N/A	N/A	1.28	N/A	N/A			
Net Margin / Avg. Assets*	5.29	5.02	4.60	4.57	N/A	N/A	4.68	N/A	N/A			
Net Interest Margin/Avg. Assets*	3.15	2.86	2.53	2.78	N/A	N/A	3.00	N/A	N/A			
Non-Interest Expense /Gross Income	69.49	70.80	73.94	72.32	N/A	N/A	63.33	N/A	N/A			
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.21	2.73	2.49	2.34	N/A	N/A	2.31	N/A	N/A			
Net Operating Exp. /Avg. Assets*	3.33	3.32	3.07	3.02	N/A	N/A	3.13	N/A	N/A			
<b><u>ASSET / LIABILITY MANAGEMENT</u></b>												
Net Long-Term Assets / Total Assets	27.57	28.24	33.24	31.80	N/A	N/A	28.84	N/A	N/A			
Reg. Shares / Total Shares & Borrowings	31.99	33.95	36.26	34.66	N/A	N/A	31.55	N/A	N/A			
Total Loans / Total Shares	81.79	72.10	66.88	78.91	N/A	N/A	83.77	N/A	N/A			
Total Shares, Dep. & Borrs / Earning Assets	95.10	95.90	96.67	97.37	N/A	N/A	96.78	N/A	N/A			
Reg Shares + Share Drafts / Total Shares & Borrs	51.91	55.93	59.08	56.99	N/A	N/A	53.51	N/A	N/A			
Borrowings / Total Shares & Net Worth	2.99	2.54	1.65	3.97	N/A	N/A	5.38	N/A	N/A			
<b><u>PRODUCTIVITY</u></b>												
Members / Potential Members	4.44	4.49	4.49	4.45	N/A	N/A	4.49	N/A	N/A			
Borrowers / Members	49.95	64.94	146.57	201.68	N/A	N/A	195.85	N/A	N/A			
Members / Full-Time Empl.	360.32	359.26	368.35	368.34	N/A	N/A	375.20	N/A	N/A			
Avg. Shares Per Member	\$8,384	\$10,032	\$11,272	\$11,202	N/A	N/A	\$10,989	N/A	N/A			
Avg. Loan Balance	\$13,729	\$11,138	\$5,144	\$4,383	N/A	N/A	\$4,700	N/A	N/A			
Salary And Benefits / Full-Time Empl.*	\$71,965	\$76,694	\$83,849	\$84,802	N/A	N/A	\$88,267	N/A	N/A			
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)												
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.												
<sup>1</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.												
<sup>2</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.												
<sup>3</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.												
<sup>4</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility. For periods after December 2022, the CECL Transition Provision is not included in either Net Worth or Assets.												
											4. Historical Ratios	



[illegible]



		Income Statement*							
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	581,896,858	31.4
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(178,285)	-55.2
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	110,878,124	50.9
Other Interest Income <sup>1</sup>	1,886,143	12,244,594	549.2	N/A		6,198		62,440	1,243.2
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	692,659,137	34.2
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	121,539,983	133.0
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	33,421,423	174.9
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	51,989,134	226.7
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	206,950,540	158.0
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	485,708,597	11.4
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	44,697,755	82.6	63,761,276	90.2
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,748,234	9.1	104,239,464	1.6
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	167,373,024	-5.8
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	1,860	220,311	#####	11,333,102	5,044.1	-27,164,116	-339.7	7,681,214	137.7
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-5,723,073	-7,019.6
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	1,129,601	219.1
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	340,897	280.9
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		745,345	-85.7
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		-144,844	-2,751.4
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7	3,093,503	-18.0
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	278,735,131	4.1
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	298,231,577	4.4
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	6,711,212	35.1
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	36,843,968	3.7
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	113,956,923	5.4
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	32,165,900	16.0
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,056,023	11.5	53,521,514	0.9	41,599,725	3.6
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	52,395,145	8.1
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	130,675	5.9
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	1,781,317	17.0
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	26,822,932	12.3
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	610,639,374	6.0
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	125,618,499	-23.4	90,043,078	-4.4
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	

		Loans								
		For Charter :	N/A							
		Count of CU :	90							
		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group :			N/A					
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	467,090,950	2.0	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	45,630,070	6.7	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	466,493,758	11.6	
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	2,063,638,392	1.7	
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	5,057,463,132	4.9	
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	558,462	-13.9	
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	607,340,226	6.0	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,293,882,398	8.8	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,611,386,346	18.3	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	55,413,113	-19.9	
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	770,022,178	-0.4	
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	120,994,017	-3.9	
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,559,913,042	6.5	
LOANS GRANTED										
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,466,400	-4.9	772,887	-47.3	
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	4,530,585,247	-41.4	
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0	
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	#####	32,344,594	-67.6	3,544,078	-89.0	1,486,798	-58.0	
SBA Guaranteed Portion	89,624	92,719,520	#####	22,545,318	-75.7	3,306,283	-85.3	1,356,507	-59.0	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	614,390	-59.4	
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0	
Other Government Guaranteed Guaranteed Portion	0	12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1	0	-100.0	
Commercial Loans										
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	7,186,169	111.7	
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0	6,460,703	141.8	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,581,861	434.2	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,412,140	470.8	
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		Delinquent Loan Information							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	131,429,302	48.3	141,996,768	8.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,574,045		39,622,644	18.0
90 to 179 Days Delinquent <sup>1</sup>	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,258,530	-33.9	46,961,787	66.2
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,525,522	111.0	16,986,249	35.6
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	2,487,836	-17.4
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,368,817	44.2	106,058,516	37.1
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.68	28.8
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	59,809,384	58.0
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	2.39	299.3
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	1.78	484.5
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	7,973,452	73.6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,067,076		2,633,984	27.4
90 to 179 Days Delinquent <sup>1</sup>	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	3,537,914	59.1
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	274,969	211.6
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	10,854	-54.2
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	6,457,721	46.7
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.38	43.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	1,067,148	187.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		69,693		62,194	-10.8
90 to 179 Days Delinquent <sup>1</sup>	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	22,761	-72.0
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	84,955	-44.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.19	-48.1
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	



	Delinquent Loan Information (continued)									
<a href="#">Return to cover</a>		For Charter :	N/A							
12/12/2023		Count of CU :	90							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)										
All Other Unsecured Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		4,329,135	-6.9	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,906,206		2,090,957	9.7	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,241,898		3,109,524	38.7	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		400,267	51.1	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		64,275	53.1	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,455,067		5,665,023	27.2	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		1.07		1.21	13.9	
New Vehicle Loans										
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,557,252	58.9	17,284,163	11.1	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,885,618		3,720,596	-4.2	
90 to 179 Days Delinquent <sup>1</sup>	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,800,233	-35.9	3,791,146	35.4	
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	618,351	-1.1	922,550	49.2	
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	68,592	-65.0	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,500,340	43.9	8,502,884	13.4	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.9	0.41	11.5	
Used Vehicle Loans										
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,926,691	84.1	66,251,765	2.0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		17,001,930		19,772,081	16.3	
90 to 179 Days Delinquent <sup>1</sup>	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	18,989,438	30.6	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	7,837,649	33.5	
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	991,007	223.6	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,724,377	108.9	47,590,175	26.2	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	0.94	20.2	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.79	19.3	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		5,402,313	38.7	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,500,737		1,598,636	6.5	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,516,597		1,519,460	0.2	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		875,953	-11.2	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		189,588	61.0	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		4,183,637	1.5	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.69	-4.2	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	67,791,072	6.5	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	35,429,564	-5.6	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								10. Delinquent Loans (con't)		



Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		27,360,982		27,452,598 0.3
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		5,271,307		6,209,516 17.8
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		3,709,785		4,319,258 16.4
180 to 359 Days Delinquent		N/A	N/A		N/A		2,049,772		2,322,932 13.3
> = 360 Days Delinquent		N/A	N/A		N/A		1,191,941		727,916 -38.9
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		12,222,805		13,579,622 11.1
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		0.31		0.32 2.1
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		6,823,921		6,857,322 0.5
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		1,487,527		1,429,729 -3.9
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		737,832		1,369,754 85.6
180 to 359 Days Delinquent		N/A	N/A		N/A		618,829		865,239 39.8
> = 360 Days Delinquent		N/A	N/A		N/A		714,731		435,604 -39.1
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		3,558,919		4,100,326 15.2
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		0.26		0.25 -2.6
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		624,142		17,577 -97.2
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		111,575		0 -100.0
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		228,118		0 -100.0
180 to 359 Days Delinquent		N/A	N/A		N/A		136,049		0 -100.0
> = 360 Days Delinquent		N/A	N/A		N/A		10,194		0 -100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		485,936		0 -100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		0.70		0.00 -100.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		N/A		16,267,660.00		17,679,948.00 8.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		N/A		0.30		0.30 -2.0
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		659,186		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		395,752		0	-100.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		395,752		0	-100.0
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		0.36		0.00	-100.0
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		321,907		1,224,465	280.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		1,224,465		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		1,224,465		0	-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.64		0.00	-100.0
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		6		1,613,284	#####
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		101,354	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		39,547		9,237,215	#####
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		39,547		9,338,569	#####
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.02		4.00	#####
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		1,101,339	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		1,249,398	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		521,106	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		98,650		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		98,650		1,770,504	1,694.7
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Delinquent Commercial Loans							
<a href="#">Return to cover</a>		For Charter : N/A						
12/12/2023		Count of CU : 90						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group : N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023 % Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>								
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>								
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.04		0.70 1,824.4
<b>Loans to finance agricultural production and other loans to farmers</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0 N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0 N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0 N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0 N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0 N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0 N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00 N/A
<b>Commercial and Industrial Loans</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		1,300,356		1,422,207 9.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		162,062		754,199 365.4
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,726		544,211 1,116.8
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		3,103,863 3,755.6
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		0 -100.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		299,603		4,402,273 1,369.4
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		0.25		3.70 1,381.3
<b>Unsecured Commercial Loans</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		0 -100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		72,305		0 -100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		89,516		0 -100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		382,827 -20.5
> = 360 Days Delinquent	N/A	N/A		N/A		0		0 N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		643,228		382,827 -40.5
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		93.83		28.89 -69.2
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		8,788		0 -100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		38,009		0 -100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0 N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0 -100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0 N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		42,366		0 -100.0
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		1.42		0.00 -100.0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		2,743,611		15,894,173 479.3
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		0.31		1.78 484.5
* Amounts are year-to-date and the related % change ratios are annualized.								
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (con't)

		Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,018,106	13.2	60,906,710	59.2
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545	13.0	16,201,596	11.4	16,775,027	3.5	15,735,918	25.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158	-35.0	28,886,375	-33.9	34,243,079	18.5	45,170,792	75.9
Net Charge-Offs / Average Loans %**	0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.40	55.2
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379	-26.8	82,542,985	-18.7	111,611,896	35.2	151,229,308	35.5
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	1.08	37.4
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	10,570,121	30.5
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4	1,947,495	-11.5
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	8,622,626	46.2
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.49	37.7
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	108,612	36.1
Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181	174.3	22,932	-51.4	38,156	66.4	25,865	-9.6
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-96.3	188,512	-42.6	68,253	-63.8	82,747	61.6
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.19	16.0
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982		14,671,484	29.6
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		3,479,388	6.2
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993		11,192,096	39.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		2.64		3.37	27.9
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,762,251	-7.3	4,238,238	50.2
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,761,751	44.0	1,935,710	46.5
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,500	-29.5	2,302,528	53.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.15	29.4
Used Vehicle Loans Charged Off*	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,259,158	37.2	29,060,737	101.2
Used Vehicle Loans Recovered*	3,951,751	5,533,158	40.0	5,580,408	0.9	6,473,466	16.0	7,796,206	60.6
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,785,692	51.1	21,264,531	121.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	-33.6	0.23	-49.8	0.29	28.0	0.57	96.5
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	-32.1	0.22	-48.1	0.24	9.6	0.45	85.6
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		1,424,410		1,891,008	77.0
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		668,579		393,089	-21.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		1,497,919	164.2
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.14		0.34	143.6
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560		664,320	-2.7
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		756,631	-58.4
Vehicle - Non-Commercial	N/A	N/A		N/A		2,917,828		5,157,674	76.8
Other - Non-Commercial	N/A	N/A		N/A		92,818		27,908	-69.9
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	6,606,533	19.8
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Losses	

		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,384,417,556	11.5
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		105,054,636	19.6
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		10,040,371	-63.9
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		218,347,326	16.0
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,717,859,889	11.3
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.32	4.6
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	45,220,646	25.8
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.4	0.96	12.9
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	26,021,547	112.7
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,647,201	25.4	7,542,100	78.1
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,665,699	35.4	18,479,447	131.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.8	0.55	82.6
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	36,794,304	21.2
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	62,914,670	67.2	18,812,949	-60.1
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.34	64.8	1.23	-8.1
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		7,077	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	337,135,414	230.9
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	531,771,792	-47.1
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	94,526,831	-55.8
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		416,053,359	49.9
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	5,013,445,976	0.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						15. Indirect, Purchased or Sold			



		Participation Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>									
Consumer	65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		469,718,038		405,507,741	-13.7
Non-Federally Guaranteed Student Loans	11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	8,179,007	6.2
1- to 4-Family Residential Property	83,764,252	94,563,174	12.9	78,339,957	-17.2	64,459,206	-17.7	81,098,178	25.8
Commercial Loans (excluding Construction & Development)	72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	155,034,391	12.8
Commercial Construction & Development	4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	18,171,020	-60.2
All Other Participation Loans	72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	18,420,831	1.7
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>	309,359,699	408,036,232	31.9	597,933,099	46.5	743,035,088	24.3	686,411,168	-7.6
Participation Loans Outstanding / Total Loans %	2.94	3.59	22.0	4.98	38.7	5.08	2.2	4.41	-13.2
<b>LOAN PARTICIPATIONS PURCHASED</b>									
Participation Loans Purchased*	134,686,404	186,016,431	38.1	326,578,487	75.6	355,909,398	9.0	97,711,026	-63.4
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.16	-53.1
<b>LOAN PARTICIPATIONS SOLD</b>									
Participation Loans Sold YTD*	74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	4,760,980	-92.7
%Participation Loans Sold YTD / Total Assets**	0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.03	-92.8
<b>DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):</b>									
Delinquent Participation Loans Purchased Under 701.22	1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	2,029,323	108.1
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		0.14		0.33	126.5
<b>LOAN LOSSES - PARTICIPATION LOANS</b>									
Participation Loans Charged Off*	983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	2,634,299	72.2
Participation Loans Recovered*	157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	1,397,852	69.6
Participation Loan Net Charge Offs *	825,469	878,465	6.4	445,524	-49.3	941,001	111.2	1,236,447	75.2
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.30	0.24	-18.4	0.09	-63.8	0.14	58.4	0.23	64.4
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								16. Participation Loans	



1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		1,860,071,724		1,912,577,851	2.8
Fixed Rate 15 years or less	N/A	N/A		N/A		928,177,146		838,418,851	-9.7
Balloon/Hybrid > 5 years	N/A	N/A		N/A		385,714,040		414,252,012	7.4
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		344,740,239		630,914,608	83.0
Adjustable Rate	N/A	N/A		N/A		426,227,269		497,719,071	16.8
Total Secured by 1st Lien	N/A	N/A		N/A		3,944,930,418		4,293,882,393	8.8
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		189,043,964		249,896,745	32.2
Closed-End Adjustable Rate	N/A	N/A		N/A		14,895,313		36,728,243	146.6
Open-End Fixed Rate	N/A	N/A		N/A		16,595,476		7,354,583	-55.7
Open-End Adjustable Rate	N/A	N/A		N/A		1,142,057,687		1,317,406,773	15.4
Total Secured by Junior Lien	N/A	N/A		N/A		1,362,592,440		1,611,386,344	18.3
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		26,185,642		9,466,912	-63.8
Closed-End Adjustable Rate	N/A	N/A		N/A		28,377,059		34,721,175	22.4
Open-End Fixed Rate	N/A	N/A		N/A		864,738		1,566,853	81.2
Open-End Adjustable Rate	N/A	N/A		N/A		13,740,537		9,658,173	-29.7
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		69,167,976		55,413,113	-19.9
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		5,376,690,834		5,960,681,850	10.9
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		984,206,960		567,877,876	-23.1
Fixed Rate 15 Years or less*	N/A	N/A		N/A		228,045,229		62,740,448	-63.3
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		237,165,749		79,929,948	-55.1
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		225,161,714		302,523,685	79.1
Adjustable Rate*	N/A	N/A		N/A		165,525,825		115,355,153	-7.1
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		1,840,105,477		1,128,427,110	-18.2
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		135,787,346		76,229,592	-25.1
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,911,251		6,556,032	357.4
Open-End Fixed Rate*	N/A	N/A		N/A		5,779,655		1,985,097	-54.2
Open-End Adjustable Rate*	N/A	N/A		N/A		595,599,922		322,796,699	-27.7
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		739,078,174		407,567,420	-26.5
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		20,612,047		3,064,030	-80.2
Closed-End Adjustable Rate*	N/A	N/A		N/A		12,315,075		7,192,050	-22.1
Open-End Fixed Rate*	N/A	N/A		N/A		1,828,567		1,200,000	-12.5
Open-End Adjustable Rate*	N/A	N/A		N/A		14,227,827		657,375	-93.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		48,983,516		12,113,455	-67.0
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		2,628,167,167		1,548,107,985	-21.5
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9	27,207,110	82.4	27,252,978	0.2
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,877,946,817		2,358,684,804	25.6
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5	41,871,917	51.0	53,152,700	26.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.20	-67.8	0.24	24.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0	2.04	-68.3	2.47	21.5
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		54,330		145,314	256.6
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		58,025	240.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		31,617		87,289	268.1
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00	230.0
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		169,384		170,127	33.9
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		405,948		70,882	-76.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-236,564		99,245	155.9
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		-0.02		0.01	145.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		3,425	-88.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		20,707		800	-94.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		2,625	-82.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.01	-78.2
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information							
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023 % Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	62,063,103 -42.9
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	16,377,735 3.0
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	206,630,099 8.3
Owner Occupied, Non-Farm, Non-Residential Property		178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	233,223,170 24.2
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	251,728,071 -6.7
<b>Total Real Estate Secured Commercial Loans</b>		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	770,022,178 -0.4
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers		862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	293,379 -87.9
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	118,835,661 -0.8
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	1,325,052 93.3
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	539,925 -81.9
<b>Total Non-Real Estate Secured Commercial Loans</b>		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	120,994,017 -3.9
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members		474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	756,484,320 1.5
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	134,531,875 -12.4
<b>Total Commercial Loans</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	891,016,195 -0.9
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development		52	54	3.8	83	53.7	78	-6.0	75 -3.8
Farmland		16	35	118.8	47	34.3	44	-6.4	46 4.5
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	377 11.2
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	453 10.8
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	456 5.3
<b>Total Number of Real Estate Secured Commercial Loans</b>		964	1,131	17.3	1,241	9.7	1,303	5.0	1,407 8.0
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4 -60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	984 3.6
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	21 40.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	46 -14.8
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		785	821	4.6	840	2.3	1,029	22.5	1,055 2.5
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members		1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,285 6.8
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		109	150	37.6	218	45.3	193	-11.5	177 -8.3
<b>Total Number of Commercial Loans Outstanding</b>		1,749	1,952	11.6	2,081	6.6	2,332	12.1	2,462 5.6
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	891,016,195 -0.9
<b>(Total Commercial Loans / Total Assets)%</b>		3.49	3.45	-1.2	3.57	3.5	4.21	17.7	4.09 -2.9
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*		217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	132,082,458 -28.2
Purchased or Participation Interests to Nonmembers*		25,887,143	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4	2,490,000 -93.6
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	16,671,114 -9.0
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	50 -7.4
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	32,636,372 35.0
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0 -100.0
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>		3.58	3.41	-4.8	3.30	-3.3	3.73	13.1	3.68 -1.4
* Amounts are year-to-date and the related % change ratios are annualized.								<b>19. Commercial Loans</b>	

		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		0	511,016	N/A	19,811	-96.123	195,097	884.8	0 -100
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		30,800	2,950	-90.422	0	-100	19,500	N/A	4,535 -68.991
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		(30,800)	508,066	1749.6	19,811	-96.101	175,597	786.4	(4,535) -103.44
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Real Estate Secured**		-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00 -103.2
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	47,644 -45.467
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		13,528	13,528	0	26,016	92.312	62,408	139.9	23,923 -48.889
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		219,564	107,512	-51.034	143,708	33.667	54,081	-62.4	23,721 -41.517
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg Commercial Loans/Lines of Credit Not Real Estate Secured**		0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	0.03 -53.808
Total Commercial Loans/Lines of Credit Charge-Offs*		233,092	632,056	171.16	189,535	-70.013	311,586	64.4	47,644 -79.612
Total Commercial Loans/Lines of Credit Recoveries*		44,328	16,478	-62.827	26,016	57.883	81,908	214.8	28,458 -53.675
Total Commercial Loans/Lines of Credit Net Charge Offs*		188,764	615,578	226.11	163,519	-73.437	229,678	40.5	19,186 -88.862
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.04	0.11	164.45	0.02	-77.373	0.03	17.3	0.00 -89.867
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								20. Commercial Loan Losses	

		Investments							
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	N/A	N/A		N/A		3,038,803		3,383,426	11.3
Registered Investment Companies	N/A	N/A		N/A		167,765,241		122,109,036	-27.2
Other Equities	N/A	N/A		N/A		33,171,783		36,985,784	11.5
TOTAL EQUITY SECURITIES	0	29,126,327	N/A	115,070,502	295.1	203,975,827	77.3	162,478,246	-20.3
TRADING DEBT SECURITIES									
US Government Obligations	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		0		0	N/A
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		0		0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		0		0	N/A
All Other Trading Debt Securities	N/A	N/A		N/A		0		0	N/A
TOTAL TRADING DEBT SECURITIES	N/A	N/A		N/A		0		0	N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		N/A		172,657,967		150,312,701	-12.9
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,379,175,551		1,144,539,396	-17.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,910,914,594		1,664,102,857	-12.9
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		131,681		137,466	4.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		32,496,894		31,699,439	-2.5
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		65,587,489		51,516,113	-21.5
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		17,531,884		26,290,762	50.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		N/A		3,578,496,060		3,068,598,734	-14.2
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		N/A		168,022,067		146,649,761	-12.7
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		1,279,305,250		1,053,859,177	-17.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		1,708,884,612		1,446,243,556	-15.4
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		1,000,162		813,097	-18.7
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		27,803,627		27,043,059	-2.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		61,761,159		48,671,887	-21.2
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		15,622,622		23,454,282	50.1
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	N/A	N/A		N/A		3,262,399,499		2,746,734,819	-15.8
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		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>							
<b>12/12/2023</b>		<b>Count of CU : 90</b>							
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>							
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
		<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>	<b>Sep-2023</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		8,506,189		4,661,428	-45.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		99,573,527		84,031,373	-15.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		254,715,426		242,746,751	-4.7
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,579,332		14,386,095	24.2
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		1,048,187		1,041,326	-0.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		20,769,622		21,643,246	4.2
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		4,996,891		3,415,820	-31.6
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>401,189,174</b>		<b>371,926,039</b>	<b>-7.3</b>
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		8,395,234		4,583,272	-45.4
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		89,694,487		75,412,278	-15.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		216,667,984		198,762,714	-8.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		11,228,250		14,045,603	25.1
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		0		0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		0		0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		810,903		808,065	-0.3
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		19,659,167		20,843,389	6.0
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		5,000,000		3,500,000	-30.0
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>351,456,025</b>		<b>317,955,321</b>	<b>-9.5</b>
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	<b>98,204,197</b>	<b>2,717,683,244</b>	<b>2,667.4</b>	<b>3,489,352,393</b>	<b>28.4</b>	<b>3,867,560,000</b>	<b>10.8</b>	<b>3,281,139,104</b>	<b>-15.2</b>
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,684,996	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9	1,145,596	-14.1
Perpetual Contributed Capital	15,419,832	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0	18,071,664	8.5
All other investments	129,396,209	116,726,946	-9.8	125,951,310	7.9	108,925,259	-13.5	123,031,842	13.0
<b>TOTAL OTHER INVESTMENTS</b>	<b>146,501,037</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>126,915,913</b>	<b>-12.2</b>	<b>142,249,102</b>	<b>12.1</b>
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		559,906,706		487,567,337	-12.9
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		Other Investment Information							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
<b>Investments - Memoranda</b>									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	237,408,251	-15.4
<b>Realized Investment Gains (Losses)</b>									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-633,472	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-5,004,824	-541.1
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-84,777	-111.4
<b>Total Gain (Loss) on Investments</b>	N/A	N/A		N/A		-37,910		-5,723,073	#####
<b>Other-Than-Temporary Impairment (OTTI)</b>									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	0	-100.0
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>OTTI Losses Recognized in Earnings</b>	0	0	N/A	0	N/A	30	N/A	0	-100.0
<b>Derivatives Hedge</b>									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	N/A	
<b>Assets used to fund employee benefit or deferred compensation plans</b>									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	144,480,842	15.9
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	8,547,723	0.6
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		633,212	-23.1
Cash Surrender Value	N/A	N/A		N/A		9,604,128		12,633,063	31.5
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	30,751,802	0.4
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,248,728	-2.6
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	108,833,557	-3.7
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	32,214,623	10.1
<b>Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements</b>	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	328,077,275	6.0
<b>Charitable Donation Accounts</b>	0	0	N/A	0	N/A	487,985	N/A	497,502	2.0
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	24	0.0
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	22	0.0
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	7	40.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	35	-2.8
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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								<b>24. Investments-Memoranda</b>	

	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group :		N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	77,345,953	-26.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,048,756,692	6.2
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,362,398,166	-0.4
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	140,364,217	2.7
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	374,344,028	0.6
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	30,510,473	-3.7
Total Unfunded Commitments for Non Commercial Loans	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,956,373,576	2.1
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,033,719,529	1.1
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		500,517,227	632.4
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,692,225,303	-19.7
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		491,213,641	15.7
Financial Standby Letters of Credit	N/A	N/A		N/A		0		1,500,000	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	94,526,831	-55.8
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	7,581,044	41.7
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
12/12/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	431,878,400	10.2
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		1,970,432,697		2,791,858,856	41.7
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		337,161,335	
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	215,090,860	0.1
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,577,365,297	-12.9	3,776,189,451	46.5
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	6,751,175	-68.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	1,033,278,539	15.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	57,600,000	N/A
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	16,922,044	536.8
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	1,114,751,758	21.2
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		99,322,443	24.6
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,554,481,361	60.2
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		37,691,078		122,279,078	224.4
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		16,808,351	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	3,793,091,233	62.4
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	30	3.4
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information														
<a href="#">Return to cover</a>		For Charter : N/A													
12/12/2023		Count of CU : 90													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State													
	Count of CU in Peer Group : N/A														
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023	% Chg						
MEMBERSHIP:															
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,690,258	2.2						
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	37,620,059	1.3						
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.49	0.9						
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	2.95	4.9						
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,319,058	3.9						
SHARES/DEPOSITS MATURITY DISTRIBUTION															
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	17,496,305,672	3.0						
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	795,065,129	-35.1						
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	282,265,636	-7.7						
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,573,636,437	0.3						
NCUA INSURED SAVINGS															
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,139,083,498	-16.5						
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	5,791,617	-50.4						
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,144,875,115	-16.8						
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	17,428,761,322	1.6						
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):															
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	1,929,897	101.1						
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	8,126,374	-24.7						
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	590,091	N/A						
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,375,845,014	32.2						
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	354,206,388	6.0						
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	15,362,765	20.3						
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	933,577,567	-13.0						
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6	7,057,502	-2.3						
INSURANCE COVERAGE OTHER THAN NCUSIF															
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	10	11.1						
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606	-2.7	91,686,618	36.5						
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)															
										27. Shares and Membership					

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Sep-2023 % Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD		269,729	1,721,657	538	6,002,686	249	281,000	-95	7,479,558 2,562
Amount of Grants Received by your credit union, YTD		209,702	816,900	290	3,843,873	371	1,564,350	-59	3,784,543 142
<b>EMPLOYEES:</b>									
Number of Full-Time Employees		4,115	4,243	3	4,209	-1	4,367	4	4,397 1
Number of Part-Time Employees		287	269	-6	236	-12	245	4	216 -12
<b>BRANCHES:</b>									
Number of CU Branches		324	318	-2	319	0	315	-1	320 2
Number of CUs Reporting Shared Branches		29	29	0	27	-7	28	4	29 4
Plan to add new branches or expand existing facilities		19	17	-11	13	-24	13	0	13 0
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO		45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	53,979,839 -5
CUSO Loans		6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	2,806,870 -41
Aggregate Cash Outlays in CUSO		31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,961,009 0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances		20	21	5	23	10	23	0	23 0
Number of International Remittances Originated YTD		4,250	3,800	-11	4,546	20	4,764	5	3,508 -26
Low Cost Wire Transfers		72	70	-3	67	-4	67	0	67 0
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations		22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	29,720,392 9
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		48	42	-13	45	7	43	-4	43 0
Vendor On-Line Service Bureau		45	48	7	46	-4	47	2	47 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
<b>Services Offered Electronically</b>									
Account Aggregation		17	16	-6	14	-13	14	0	14 0
Bill Payment		63	63	0	60	-5	60	0	60 0
Download Account History		67	66	-1	65	-2	67	3	68 1
Electronic Signature Authentication/Certification		34	35	3	39	11	41	5	41 0
e-Statements		71	70	-1	69	-1	69	0	70 1
External Account Transfers		35	37	6	39	5	40	3	40 0
Loan Payments		72	72	0	71	-1	71	0	71 0
Member Application		43	43	0	44	2	46	5	48 4
Merchant Processing Services		9	8	-11	8	0	8	0	8 0
Mobile Payments		34	38	12	40	5	41	3	41 0
New Loan		49	50	2	50	0	51	2	51 0
New Share Account		27	29	7	30	3	32	7	34 6
Remote Deposit Capture		46	50	9	52	4	55	6	55 0
<b>Type(s) of services offered:</b>									
Informational Website		N/A	N/A		52		70	35	72 3
Mobile Application		N/A	N/A		46		60	30	60 0
Online Banking		N/A	N/A		50		72	44	73 1
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12/12/2023

CU Name: N/A

Peer Group: N/A

## Graphs 1

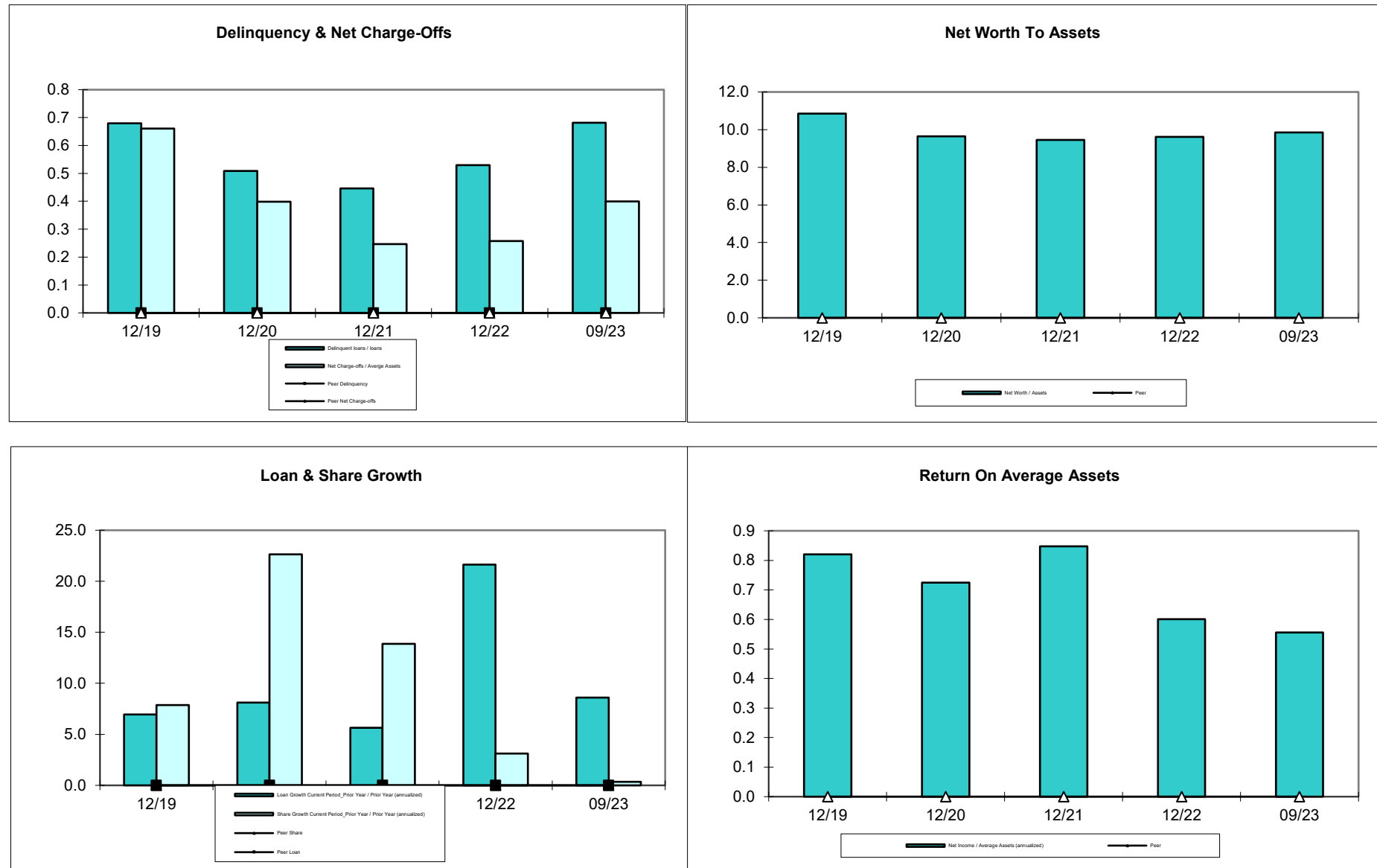
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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12/12/2023

CU Name: N/A

Peer Group: N/A

## Graphs 2

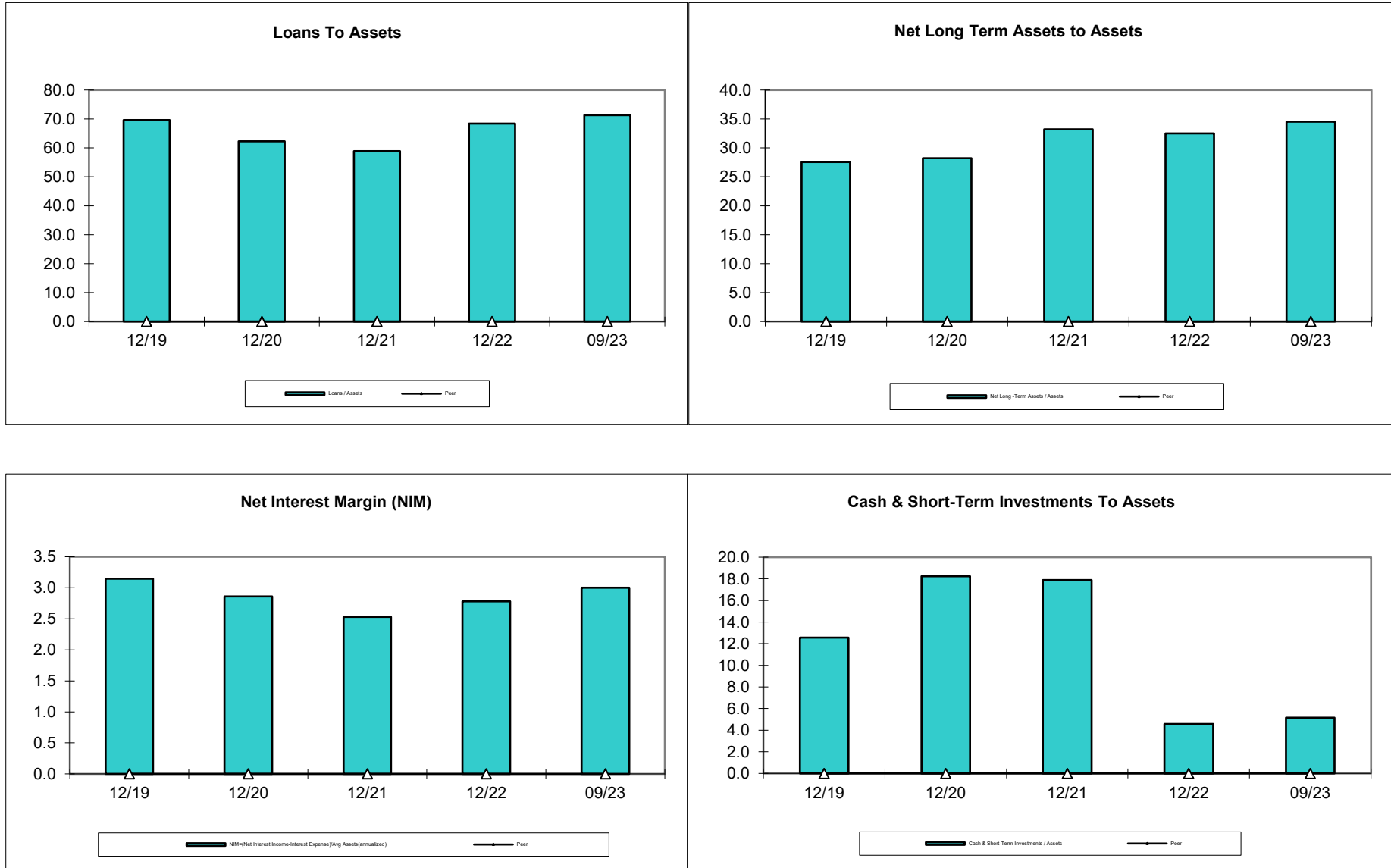
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Cycle Date: December-2023  
Run Date: 05/30/2024  
Interval: Annual  
Validated

Page	Click on links below to jump to FPR contents
1	<a href="#">Summary Financial Information</a>
2	<a href="#">Key Ratios</a>
3	<a href="#">Supplemental Ratios</a>
4	<a href="#">Historical Ratios</a>
5	<a href="#">Assets</a>
6	<a href="#">Liabilities, Shares &amp; Equity</a>
7	<a href="#">Income Statement</a>
8	<a href="#">Loans</a>
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11	<a href="#">Delinquent Real Estate Loans</a>
12	<a href="#">Delinquent Commercial Loans 1</a>
13	<a href="#">Delinquent Commercial Loans 2</a>
14	<a href="#">Loan Losses</a>
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17	<a href="#">Real Estate (Non-Commercial) Loans</a>
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19	<a href="#">Commercial Loans</a>
20	<a href="#">Commercial Loan Net Charge Offs</a>
21	<a href="#">Commercial Loan Losses</a>
22	<a href="#">Investments</a>
23	<a href="#">Investments Continued</a>
24	<a href="#">Investment Maturity</a>
25	<a href="#">Other Investment Information</a>
26	<a href="#">Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures</a>
27	<a href="#">Liquidity - Borrowing Arrangements</a>
28	<a href="#">Shares and Membership</a>
29	<a href="#">Supplemental Information</a>
	<a href="#">Graphs 1</a> (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	<a href="#">Graphs 2</a> (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 88  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	1,150,566,834	2,315,065,382	101.2	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5
<a href="#">Total Investments</a>	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4
Loans Held for Sale	73,318,768	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7
<a href="#">Total Loans</a>	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(74,050,628)	(89,824,348)	21.3	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7
Land And Building	374,101,319	383,745,884	2.6	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2
Other Fixed Assets	63,506,315	69,564,187	9.5	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2
NCUSIF Deposit	120,763,133	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1
All Other Assets	391,113,434	495,473,774	26.7	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6
<a href="#">TOTAL ASSETS</a>	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Accrued Dividends & Interest Payable on Shares & Deposits	17,572,909	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	354,692	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7
<a href="#">Total Shares &amp; Deposits</a>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3
Undivided Earnings	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3
Other Reserves	296,780,486	328,293,660	10.6	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1
TOTAL EQUITY	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2
TOTAL LIABILITIES, SHARES, & EQUITY	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
INCOME & EXPENSE									
Interest Income*	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
Interest Expense*	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3
Net Interest Income*	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9
Provision for Loan/Lease Losses or Total Credit Loss Expense*	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
Non-Interest Income*	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
Non-Interest Expense*	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)*	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
TOTAL CU's	97	94	-3.1	91	-3.2	90	-1.1	88	-2.2
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
								</	

		Key Ratios <sup>5</sup>							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)							
	Count of CU in Peer Group : N/A								
					Dec-2022			Dec-2023	
	Dec-2019	Dec-2020	Dec-2021	Dec-2022	PEER Avg.**	Percentile**	Dec-2023	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>									
Net Worth/Total Assets for Prompt Corrective Action <sup>6</sup>	10.87	9.68	9.46	9.62	N/A	N/A	9.93	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	11.29	10.09	9.83	10.02	N/A	N/A	10.50	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	N/A	13.63	N/A	N/A	13.91	N/A	N/A
GAAP Equity / Total Assets	10.60	9.47	9.08	7.90	N/A	N/A	8.52	N/A	N/A
Loss Coverage	15.13	10.91	9.10	12.05	N/A	N/A	15.49	N/A	N/A
<b>ASSET QUALITY RATIOS</b>									
Delinquent Loans / Total Loans	0.68	0.51	0.45	0.53	N/A	N/A	0.78	N/A	N/A
Delinquent Loans / Net Worth	4.36	3.28	2.78	3.76	N/A	N/A	5.61	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>	0.66	0.40	0.25	0.26	N/A	N/A	0.45	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.36	0.93	0.71	0.84	N/A	N/A	1.25	N/A	N/A
Other Non-Performing Assets / Total Assets	0.09	0.07	0.02	0.03	N/A	N/A	0.04	N/A	N/A
<b>MANAGEMENT RATIOS</b>									
Net Worth Growth <sup>1</sup>	8.05	7.53	9.43	6.47	N/A	N/A	3.44	N/A	N/A
Share Growth <sup>1</sup>	7.85	22.63	13.88	3.11	N/A	N/A	-2.76	N/A	N/A
Loan Growth <sup>1</sup>	6.94	8.11	5.63	21.64	N/A	N/A	4.35	N/A	N/A
Asset Growth <sup>1</sup>	7.95	20.95	11.71	4.69	N/A	N/A	0.34	N/A	N/A
Investment Growth <sup>1</sup>	8.86	60.02	24.72	-24.08	N/A	N/A	-9.48	N/A	N/A
Membership Growth <sup>1</sup>	1.77	2.49	1.35	3.75	N/A	N/A	0.85	N/A	N/A
<b>EARNINGS RATIOS</b>									
Net Income / Average Assets (ROAA) <sup>1</sup>	0.82	0.72	0.85	0.60	N/A	N/A	0.54	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>	0.68	0.66	0.77	0.70	N/A	N/A	0.49	N/A	N/A
Non-Interest Expense / Average Assets <sup>1</sup>	4.26	4.01	3.72	3.68	N/A	N/A	3.77	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>	0.40	0.35	0.13	0.22	N/A	N/A	0.40	N/A	N/A
<b>LIQUIDITY</b>									
Total Loans / Total Assets	69.65	62.25	58.86	68.39	N/A	N/A	71.13	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	12.57	18.23	17.89	8.71	N/A	N/A	9.65	N/A	N/A
<b>SENSITIVITY TO MARKET RISK</b>									
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.									
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months									
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.									
<sup>4</sup> Applicable for credit unions under \$500 million.									
<sup>5</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.									
<sup>6</sup> The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.									

		Supplemental Ratios**			
<a href="#">Return to cover</a>		For Charter :	N/A		
05/30/2024		Count of CU :	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' *		
		Count of CU in Peer Group :	N/A		
		Dec-2019	Dec-2020	Dec-2021	Dec-2022
		Dec-2023			
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	103.54	155.17	158.73	124.46	116.73
<b>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.63	0.94	1.00	0.88	1.31
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.59	0.40	0.41	0.29	0.54
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	24.16	23.15	23.65	28.99	30.21
Participation Loans Outstanding / Total Loans	2.94	3.59	4.98	5.08	4.25
Participation Loans Purchased YTD / Total Loans Granted YTD	2.48	2.58	4.31	4.60	2.09
Participation Loans Sold YTD / Total Assets *	0.49	0.37	0.19	0.41	0.15
Total Commercial Loans / Total Assets	3.49	3.45	3.57	4.21	4.12
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	0.81	1.34	1.03
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	15.94	15.88
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	23.31	22.32
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	20.85	17.09
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	54.67	49.21
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Assets / Net Worth	1.46	2.46	2.87	3.79	3.45
Unused Commitments / Cash & ST Investments	117.53	76.61	73.54	161.16	149.88
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.70	34.67	33.91	33.95	40.08
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	





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		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	190,878,521	305,777,786	60.2	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6
Accrued Dividends and Interest Payable	17572909	16752124	-4.7	15431309	-7.9	15508657	0.5	25736631	66.0
Other Borrowings	432,644,879	445,037,247	2.9	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	354,692	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	2,649,925,821	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1
Regular Shares	4,253,585,211	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5
Money Market Shares	2,950,187,599	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9
Share Certificates	2,043,957,007	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1
IRA/KEOGH Accounts	838,072,010	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4
All Other Shares <sup>1</sup>	50,707,289	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6
Non-Member Deposits	78,947,541	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8
<b>TOTAL SHARES AND DEPOSITS</b>	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8
<b>TOTAL LIABILITIES<sup>4</sup></b>	13,506,478,787	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3
<b>EQUITY:</b>									
Undivided Earnings <sup>6</sup>	1,304,916,742	1,401,640,886	7.4	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3
Other Reserves	312,528,626	339,125,714	8.5	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	22,255	-56.2	17,975	-19.2
Equity Acquired in Merger	20,435,233	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4
Noncontrolling Interest in Consolidated Subsidiaries	1,180,460	1,420,931	20.4	1,188,488	-16.4	0	-100.0	8,147,078	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-571,964	-1,132,233	-98.0	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	-11,271	N/A	0	100.0	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	3,399,942	28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2
Other Comprehensive Income	-40,242,606	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>EQUITY TOTAL</b>	1,601,697,228	1,729,934,546	8.0	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	15,108,176,015	18,274,061,712	21.0	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3
<b>TOTAL NET WORTH</b>	1,640,409,277	1,763,983,145	7.5	1,930,294,501	9.4	2,055,122,632	6.5	2,125,859,887	3.4
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

		Income Statement*							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	502,842,540	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7	779,442,827	32.0
Less Interest Refund	(547,749)	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2	(570,963)	7.5
Income from Investments	74,915,789	54,634,098	-27.1	49,446,902	-9.5	97,997,783	98.2	151,987,927	55.1
Other Interest Income <sup>1</sup>	1,886,143	12,244,594	549.2	N/A		6,198		8,095	30.6
TOTAL INTEREST INCOME	579,096,723	585,941,577	1.2	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	86,474,939	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4	167,411,561	140.8
Interest on Deposits	22,756,506	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4	48,667,450	200.3
Interest on Borrowed Money	11,864,371	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0	76,284,465	259.5
TOTAL INTEREST EXPENSE	121,095,816	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3
NET INTEREST INCOME	458,000,907	477,554,908	4.3	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9
Provision for Loan & Lease Losses or Total Credit Loss Expense	57,973,227	59,161,317	2.0	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	135,042,523	115,954,272	-14.1	125,301,941	8.1	136,748,234	9.1	138,609,094	1.4
Other Income	177,458,000	244,168,705	37.6	275,248,881	12.7	236,945,307	-13.9	216,227,667	-8.7
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	1,860	220,311	#####	11,333,102	5,044.1	-27,164,116	-339.7	19,255,009	170.9
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	12,622,918	4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6	-7,626,023	-7,015.3
Gain (Loss) on Derivatives	5,849,973	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8	-124,097	90.2
Gain (Loss) on Disposition of Fixed Assets	1,800,200	-538,302	-129.9	-869,182	-61.5	-251,302	71.1	-703,732	-180.0
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		6,942,510		232,769	-96.6
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		-6,773		-72,831	-975.3
Gain from Bargain Purchase (Merger)	0	0	N/A	145,618	N/A	0	-100.0	0	N/A
Other Non-interest Income	6,115,471	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7	5,212,973	3.7
TOTAL NON-INTEREST INCOME	338,890,945	372,394,135	9.9	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	306,462,354	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9	392,551,781	3.1
Travel, Conference Expense	5,769,374	4,445,052	-23.0	4,289,370	-3.5	6,624,710	54.4	7,804,879	17.8
Office Occupancy	41,372,126	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9	48,251,534	1.9
Office Operation Expense	120,725,503	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3	152,024,590	5.5
Educational and Promotion	26,559,082	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9	41,106,674	11.2
Loan Servicing Expense	41,551,900	47,572,883	14.5	53,056,023	11.5	53,521,514	0.9	55,270,683	3.3
Professional, Outside Service	47,027,923	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9	68,221,847	5.5
Member Insurance	144,485	162,612	12.5	93,113	-42.7	164,519	76.7	167,230	1.6
Operating Fees	1,919,248	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9	2,269,657	11.8
Miscellaneous Non-Interest Expense	28,031,313	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9	39,552,433	24.2
TOTAL NON-INTEREST EXPENSE	619,563,308	669,789,478	8.1	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1
NET INCOME (LOSS)	119,355,317	120,998,248	1.4	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.							7.IncExp		

		Loans								
		For Charter :	N/A							
		Count of CU :	88							
		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group :			N/A					
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans	473,286,319	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	47,928,796	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2	44,066,160	3.1	
All Other Unsecured Loans/Lines of Credit	388,587,919	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8	473,684,429	13.4	
New Vehicle Loans	1,428,360,112	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	
Used Vehicle Loans	3,309,777,335	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4	
Leases Receivable	0	427,659	N/A	525,188	22.8	648,693	23.5	484,682	-25.3	
All Other Secured Non-Real Estate Loans/Lines of Credit	434,408,411	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,693,251,897	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,059,819,305	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	159,124,770	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	
Commercial Loans/Lines of Credit Real Estate Secured	472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	
Commercial Loans/Lines of Credit Not Real Estate Secured	55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	
TOTAL LOANS & LEASES	10,522,514,296	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	
LOANS GRANTED										
Number of Loans Granted Year-to-Date	259,880	457,712	76.1	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	
Amount of Loans Granted Year-to-Date	5,438,555,196	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	16	17	6.3	17	0.0	16	-5.9	16	0.0	
Credit Builder	26	25	-3.8	12	-52.0	13	8.3	13	0.0	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance	137,610	99,957,412	#####	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	
SBA Guaranteed Portion	89,624	92,719,520	#####	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	0	99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	
Other Government Guaranteed Outstanding Balance	0	12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2	0	-100.0	
Other Government Guaranteed Guaranteed Portion	0	12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1	0	-100.0	
Commercial Loans										
SBA Commercial Loans Outstanding Balance	4,911,347	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4	
SBA Commercial Loans Guaranteed Portion	3,899,500	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	
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		Delinquent Loan Information							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	124,061,856	84,157,272	-32.2	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		33,574,045		45,054,668	34.2
90 to 179 Days Delinquent <sup>1</sup>	54,830,599	45,224,957	-17.5	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9
180 to 359 Days Delinquent	11,247,026	7,652,710	-32.0	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0
> = 360 Days Delinquent	5,439,618	5,011,554	-7.9	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0
Total Delinquent Loans - All Types (> = 60 Days)	71,517,243	57,889,221	-19.1	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2
% Delinquent Loans / Total Loans	0.68	0.51	-25.1	0.45	-12.3	0.53	18.5	0.78	47.8
Amount of Loans in Non-Accrual Status	80,572,848	31,816,809	-60.5	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	1.58	0.99	-37.2	1.23	23.6	0.60	-51.4	4.03	575.2
% Comm Lns > = 60 Days Delinquent	0.70	0.15	-78.6	0.68	357.8	0.31	-55.2	2.05	571.7
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,452,833	3,293,500	-26.0	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,067,076		2,879,261	39.3
90 to 179 Days Delinquent <sup>1</sup>	4,396,823	3,334,923	-24.2	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2
180 to 359 Days Delinquent	300,278	151,295	-49.6	39,554	-73.9	88,232	123.1	167,618	90.0
> = 360 Days Delinquent	88,309	91,674	3.8	58,533	-36.2	23,693	-59.5	10,438	-55.9
Total Delinquent Credit Card Lns (> = 60 Days)	4,785,410	3,577,892	-25.2	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.01	0.83	-17.6	0.70	-16.0	0.96	37.5	1.48	53.6
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	345,615	320,685	-7.2	498,091	55.3	371,476	-25.4	792,450	113.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		69,693		96,854	39.0
90 to 179 Days Delinquent <sup>1</sup>	352,621	404,847	14.8	50,543	-87.5	81,220	60.7	103,394	27.3
180 to 359 Days Delinquent	10,145	0	-100.0	1,434	N/A	2,490	73.6	0	-100.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	362,766	404,847	11.6	51,977	-87.2	153,403	195.1	200,248	30.5
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.76	0.89	18.1	0.12	-86.1	0.36	188.7	0.45	26.6
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	



	Delinquent Loan Information (continued)									
<a href="#">Return to cover</a>		For Charter :	N/A							
05/30/2024		Count of CU :	88							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :		N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)										
All Other Unsecured Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		4,650,301		5,657,872	21.7	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,906,206		2,721,499	42.8	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		2,241,898		3,293,959	46.9	
180 to 359 Days Delinquent	N/A	N/A		N/A		264,980		373,512	41.0	
> = 360 Days Delinquent	N/A	N/A		N/A		41,983		67,044	59.7	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		4,455,067		6,456,014	44.9	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		N/A		1.07		1.36	27.8	
New Vehicle Loans										
30 to 59 Days Delinquent	16,255,880	10,768,591	-33.8	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		3,885,618		3,373,624	-13.2	
90 to 179 Days Delinquent <sup>1</sup>	6,903,799	5,367,942	-22.2	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	
180 to 359 Days Delinquent	744,085	612,624	-17.7	625,186	2.1	618,351	-1.1	1,292,398	109.0	
> = 360 Days Delinquent	124,105	162,067	30.6	217,598	34.3	196,138	-9.9	147,536	-24.8	
Total Del New Vehicle Lns (> = 60 Days)	7,771,989	6,142,633	-21.0	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.54	0.44	-18.7	0.37	-17.2	0.37	0.9	0.41	11.1	
Used Vehicle Loans										
30 to 59 Days Delinquent	46,596,833	34,582,296	-25.8	35,273,953	2.0	64,926,691	84.1	78,748,892	21.3	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		17,001,930		20,518,088	20.7	
90 to 179 Days Delinquent <sup>1</sup>	21,111,749	17,601,113	-16.6	15,777,789	-10.4	14,544,694	-7.8	20,366,110	40.0	
180 to 359 Days Delinquent	3,214,353	2,828,918	-12.0	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	
> = 360 Days Delinquent	359,953	561,285	55.9	206,197	-63.3	306,250	48.5	1,044,730	241.1	
Total Del Used Vehicle Lns (> = 60 Days)	24,686,055	20,991,316	-15.0	18,056,985	-14.0	37,724,377	108.9	50,714,198	34.4	
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.75	0.60	-19.1	0.46	-23.9	0.78	70.4	1.04	32.5	
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.69	0.56	-18.6	0.43	-22.0	0.66	51.9	0.86	29.8	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit										
30 to 59 Days Delinquent	N/A	N/A		N/A		3,895,413		7,839,951	101.3	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,500,737		1,756,905	17.1	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		1,516,597		2,015,506	32.9	
180 to 359 Days Delinquent	N/A	N/A		N/A		985,935		1,041,105	5.6	
> = 360 Days Delinquent	N/A	N/A		N/A		117,725		220,768	87.5	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		4,120,994		5,034,284	22.2	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		0.72		0.85	18.4	
Outstanding balances of loans affected by bankruptcy claims	38,299,780	27,104,262	-29.2	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	
Outstanding Troubled Debt Restructured loans	55,497,697	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								10. Delinquent Loans (con't)		

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		27,360,982		32,517,273 18.8
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		5,271,307		8,348,110 58.4
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		3,709,785		6,750,229 82.0
180 to 359 Days Delinquent		N/A	N/A		N/A		2,049,772		2,770,069 35.1
> = 360 Days Delinquent		N/A	N/A		N/A		1,191,941		583,514 -51.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		12,222,805		18,451,922 51.0
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		0.31		0.44 40.4
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		6,823,921		10,129,186 48.4
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		1,487,527		1,876,918 26.2
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		737,832		2,011,811 172.7
180 to 359 Days Delinquent		N/A	N/A		N/A		618,829		749,393 21.1
> = 360 Days Delinquent		N/A	N/A		N/A		714,731		450,536 -37.0
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		3,558,919		5,088,658 43.0
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		0.26		0.31 19.2
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		624,142		24,804 -96.0
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		111,575		55,649 -50.1
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		228,118		0 -100.0
180 to 359 Days Delinquent		N/A	N/A		N/A		136,049		0 -100.0
> = 360 Days Delinquent		N/A	N/A		N/A		10,194		0 -100.0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		485,936		55,649 -88.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		0.70		0.14 -79.7
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		N/A		16,267,660.00		23,596,229.00 45.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		N/A		0.30		0.40 31.9
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		659,186		5,292,803	702.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		2,312,966	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		395,752		0	-100.0
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		N/A		395,752		2,312,966	484.4
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		N/A		0.36		3.27	798.4
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		N/A		0.00		0.00	N/A
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		321,907		1,649,887	412.5
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		1,224,465		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		N/A		1,224,465		0	-100.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		N/A		0.64		0.00	-100.0
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		6		1,166,000	#####
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		347,980	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		39,547		296,035	648.6
180 to 359 Days Delinquent	N/A	N/A		N/A		0		9,216,927	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		39,547		9,860,942	#####
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.02		4.55	#####
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		532,461	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		9,162	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		98,650		511,143	418.1
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		N/A		98,650		520,305	427.4
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		0.04		0.20	449.9
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		0		0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		0.00		0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		1,300,356		8,888,559	583.5
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		162,062		746,814	360.8
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		44,726		1,018,140	2,176.4
180 to 359 Days Delinquent	N/A	N/A		N/A		80,502		3,152,344	3,815.9
> = 360 Days Delinquent	N/A	N/A		N/A		12,313		0	-100.0
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		299,603		4,917,298	1,541.3
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		0.25		3.86	1,443.1
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		N/A		336,420		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		72,305		0	-100.0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		89,516		0	-100.0
180 to 359 Days Delinquent	N/A	N/A		N/A		481,407		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		486,874	N/A
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		643,228		486,874	-24.3
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		93.83		14.95	-84.1
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		N/A		8,788		0	-100.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		38,009		20,000	-47.4
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		0		0	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		4,357		0	-100.0
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		42,366		20,000	-52.8
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		1.42		3.58	151.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		2,743,611		18,118,385	560.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		0.31		2.05	571.7
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (con't)	

		Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	80,104,803	58,226,703	-27.3	45,087,971	-22.6	51,018,106	13.2	89,549,598	75.5
Total Loans Recovered Year-to-Date*	12,868,486	14,543,545	13.0	16,201,596	11.4	16,775,027	3.5	21,829,436	30.1
NET CHARGE OFFS (\$\$)*	67,236,317	43,683,158	-35.0	28,886,375	-33.9	34,243,079	18.5	67,720,162	97.8
Net Charge-Offs / Average Loans %**	0.66	0.40	-39.6	0.25	-38.1	0.26	4.1	0.45	76.3
Total Delinquent Loans & Year-to-Date Net Charge-Offs	138,753,560	101,572,379	-26.8	82,542,985	-18.7	111,611,896	35.2	187,042,303	67.6
Combined Delinquency and Net Charge Off Ratio	1.34	0.91	-32.3	0.69	-23.6	0.79	13.4	1.24	57.1
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	14,947,985	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2	14,921,333	38.2
Unsecured Credit Card Lns Recovered*	2,392,491	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1
Unsecured Credit Card Net Charge Offs*	12,555,494	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8	12,431,287	58.1
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.67	2.10	-21.2	1.61	-23.4	1.81	12.0	2.65	46.9
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	8,799,744	375,349	-95.7	211,444	-43.7	106,409	-49.7	140,393	31.9
Non-Federally Guaranteed Student Loans Recovered*	17,200	47,181	174.3	22,932	-51.4	38,156	66.4	32,640	-14.5
Non-Federally Guaranteed Student Loans Net Charge Offs*	8,782,544	328,168	-96.3	188,512	-42.6	68,253	-63.8	107,753	57.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	16.77	0.70	-95.8	0.43	-38.5	0.16	-62.7	0.25	53.8
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		15,093,982		20,921,592	38.6
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		4,368,989		4,690,212	7.4
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		10,724,993		16,231,380	51.3
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		2.64		3.64	38.0
New Vehicle Loans Charged Off*	7,955,351	6,371,873	-19.9	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3
New Vehicle Loans Recovered*	931,432	1,385,947	48.8	1,223,734	-11.7	1,761,751	44.0	2,523,848	43.3
New Vehicle Loans Net Charge Offs*	7,023,919	4,985,926	-29.0	2,836,203	-43.1	2,000,500	-29.5	4,862,139	143.0
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.50	0.35	-28.5	0.20	-43.0	0.12	-42.6	0.24	109.5
Used Vehicle Loans Charged Off*	25,907,804	20,980,950	-19.0	14,039,702	-33.1	19,259,158	37.2	43,101,439	123.8
Used Vehicle Loans Recovered*	3,951,751	5,533,158	40.0	5,580,408	0.9	6,473,466	16.0	10,901,902	68.4
Used Vehicle Loans Net Charge Offs*	21,956,053	15,447,792	-29.6	8,459,294	-45.2	12,785,692	51.1	32,199,537	151.8
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.69	0.46	-33.6	0.23	-49.8	0.29	28.0	0.66	127.0
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.63	0.43	-32.1	0.22	-48.1	0.24	9.6	0.54	123.0
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		1,424,410		2,603,526	82.8
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		668,579		563,733	-15.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		755,831		2,039,793	169.9
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.14		0.35	152.1
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		682,560		664,320	-2.7
Real Estate - Non-Commercial	N/A	N/A		N/A		1,820,233		1,273,279	-30.0
Vehicle - Non-Commercial	N/A	N/A		N/A		2,917,828		5,141,476	76.2
Other - Non-Commercial	N/A	N/A		N/A		92,818		948,482	921.9
Total Foreclosed and Repossessed Assets	12,974,591	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Losses	



		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		3,933,164,174		4,274,052,218	8.7
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		87,840,242		111,749,879	27.2
Commercial Indirect Loans	N/A	N/A		N/A		27,838,279		8,386,577	-69.9
All Other Indirect Loans	N/A	N/A		N/A		188,219,988		214,064,605	13.7
Total Outstanding Indirect Loans	2,542,337,567	2,633,574,100	3.6	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8
Indirect Loans Outstanding / Total Loans %	24.16	23.15	-4.2	23.65	2.2	28.99	22.6	30.21	4.2
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	20,208,644	19,125,928	-5.4	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.79	0.73	-8.6	0.60	-17.9	0.85	42.4	1.00	17.7
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,132,757	18,670,660	-25.7	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7
Indirect Loans Recovered*	3,655,981	4,274,716	16.9	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7
Indirect Loans Net Charge Offs*	21,476,776	14,395,944	-33.0	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.86	0.56	-35.0	0.29	-48.3	0.30	4.8	0.66	118.6
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	10,926,841	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8
Loans Purchased from Other Sources*	6,797,872	12,496,701	83.8	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.33	0.29	-11.4	0.81	180.7	1.34	64.8	1.03	-22.7
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		0		6,431	N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		0.00		0.00	N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		0		0	N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		N/A		0.00	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7
First mortgage loans sold on the secondary market	1,157,198,144	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		277,595,572		538,205,652	93.9
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		0		0	N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,254,913,097	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						15. Indirect, Purchased or Sold			



		Participation Loans								
<a href="#">Return to cover</a>		For Charter : N/A								
05/30/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		65,286,465	98,832,555	51.4	222,526,784	125.2	N/A		N/A	
Vehicle - Non-commercial		N/A	N/A		N/A		469,718,038		393,664,998	-16.2
Non-Federally Guaranteed Student Loans		11,101,152	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3
1- to 4-Family Residential Property		83,764,252	94,563,174	12.9	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3
Commercial Loans (excluding Construction & Development)		72,572,545	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8
Commercial Construction & Development		4,183,187	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4
All Other Participation Loans		72,452,098	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7
TOTAL PARTICIPATION LOANS OUTSTANDING		309,359,699	408,036,232	31.9	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8
Participation Loans Outstanding / Total Loans %		2.94	3.59	22.0	4.98	38.7	5.08	2.2	4.25	-16.5
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		134,686,404	186,016,431	38.1	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.48	2.58	4.1	4.31	67.0	4.60	6.8	2.09	-54.6
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*		74,360,468	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6
%Participation Loans Sold YTD / Total Assets**		0.49	0.37	-25.4	0.19	-48.4	0.41	114.0	0.15	-62.7
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		1,124,885	1,851,949	64.6	446,186	-75.9	975,142	118.6	10,920,330	1,019.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		N/A	N/A		N/A		0.14		1.86	1,182.5
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*		983,393	1,036,524	5.4	831,561	-19.8	2,040,165	145.3	3,946,280	93.4
Participation Loans Recovered*		157,924	158,059	0.1	386,037	144.2	1,099,164	184.7	1,922,827	74.9
Participation Loan Net Charge Offs *		825,469	878,465	6.4	445,524	-49.3	941,001	111.2	2,023,453	115.0
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.30	0.24	-18.4	0.09	-63.8	0.14	58.4	0.29	107.3
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		1,860,071,724		1,878,789,218	1.0
Fixed Rate 15 years or less	N/A	N/A		N/A		928,177,146		824,952,508	-11.1
Balloon/Hybrid > 5 years	N/A	N/A		N/A		385,714,040		418,592,527	8.5
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		344,740,239		675,730,261	96.0
Adjustable Rate	N/A	N/A		N/A		426,227,269		443,063,454	4.0
Total Secured by 1st Lien	N/A	N/A		N/A		3,944,930,418		4,241,127,968	7.5
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		189,043,964		262,179,758	38.7
Closed-End Adjustable Rate	N/A	N/A		N/A		14,895,313		37,583,728	152.3
Open-End Fixed Rate	N/A	N/A		N/A		16,595,476		8,187,941	-50.7
Open-End Adjustable Rate	N/A	N/A		N/A		1,142,057,687		1,326,015,912	16.1
Total Secured by Junior Lien	N/A	N/A		N/A		1,362,592,440		1,633,967,339	19.9
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		26,185,642		9,842,714	-62.4
Closed-End Adjustable Rate	N/A	N/A		N/A		28,377,059		15,959,611	-43.8
Open-End Fixed Rate	N/A	N/A		N/A		864,738		1,608,645	86.0
Open-End Adjustable Rate	N/A	N/A		N/A		13,740,537		11,547,353	-16.0
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		69,167,976		38,958,323	-43.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		5,376,690,834		5,914,053,630	10.0
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		984,206,960		674,709,968	-31.4
Fixed Rate 15 Years or less*	N/A	N/A		N/A		228,045,229		107,311,844	-52.9
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		237,165,749		99,911,111	-57.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		225,161,714		386,801,064	71.8
Adjustable Rate*	N/A	N/A		N/A		165,525,825		121,615,607	-26.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		1,840,105,477		1,390,349,594	-24.4
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		135,787,346		103,022,968	-24.1
Closed-End Adjustable Rate*	N/A	N/A		N/A		1,911,251		10,754,893	462.7
Open-End Fixed Rate*	N/A	N/A		N/A		5,779,655		2,647,198	-54.2
Open-End Adjustable Rate*	N/A	N/A		N/A		595,599,922		523,199,299	-12.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		739,078,174		639,624,358	-13.5
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		20,612,047		4,064,289	-80.3
Closed-End Adjustable Rate*	N/A	N/A		N/A		12,315,075		2,913,219	-76.3
Open-End Fixed Rate*	N/A	N/A		N/A		1,828,567		1,201,060	-34.3
Open-End Adjustable Rate*	N/A	N/A		N/A		14,227,827		1,231,904	-91.3
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		48,983,516		9,410,472	-80.8
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		2,628,167,167		2,039,384,424	-22.4
Outstanding 1- to 4-Family Residential Construction Loans	7,186,692	13,322,068	85.4	14,912,956	11.9	27,207,110	82.4	23,236,925	-14.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		1,877,946,817		2,342,140,207	24.7
Outstanding Interest Only & Payment Option First Mortgage Loans	26,149,653	19,458,963	-25.6	27,724,665	42.5	41,871,917	51.0	49,866,531	19.1
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.57	-23.4	0.61	6.8	0.20	-67.8	0.23	18.7
Interest Only & Payment Option First Mortgages / Net Worth %	6.84	5.90	-13.8	6.43	9.0	2.04	-68.3	2.35	15.1
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A						
05/30/2024		Count of CU : 88						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A							
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023 % Chg
LOAN LOSS SUMMARY BY LOAN TYPE								
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		54,330		184,271 239.2
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		22,713		62,554 175.4
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		31,617		121,717 285.0
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		0.00		0.00 247.3
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		169,384		239,988 41.7
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		405,948		161,037 -60.3
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		-236,564		78,951 133.4
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		-0.02		0.01 126.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		40,382		3,425 -91.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		20,707		1,025 -95.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		19,675		2,400 -87.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		0.03		0.00 -82.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		0.00
*Amounts are year-to-date while the related percent change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
18. RE Loan Losses								

		Commercial Loan Information							
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
		Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023 % Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development		29,506,613	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0	70,768,076 -34.9
Secured by Farmland		4,144,261	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3	15,316,193 -3.7
Secured by Multifamily		80,426,400	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2	190,373,863 -0.2
Owner Occupied, Non-Farm, Non-Residential Property		178,143,579	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8	216,933,794 15.5
Non-Owner Occupied, Non-Farm, Non-Residential Property		180,080,824	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6	258,888,910 -4.1
<b>Total Real Estate Secured Commercial Loans</b>		472,301,677	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1	752,280,836 -2.7
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers		862,670	889,673	3.1	248,055	-72.1	2,425,871	878.0	281,567 -88.4
Commercial and Industrial Loans		53,273,192	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1	127,419,879 6.4
Unsecured Commercial Loans		1,093,495	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5	3,256,748 375.1
Unsecured Revolving Lines of Credit (Commercial Purpose)		438,398	298,502	-31.9	902,218	202.2	2,977,959	230.1	559,285 -81.2
<b>Total Non-Real Estate Secured Commercial Loans</b>		55,667,755	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2	131,517,479 4.5
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members		474,471,166	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1	756,602,756 1.5
Purchased Commercial Loans or Participations to Nonmembers		53,498,266	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7	127,195,559 -17.1
<b>Total Commercial Loans</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	883,798,315 -1.7
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development		52	54	3.8	83	53.7	78	-6.0	150 92.3
Farmland		16	35	118.8	47	34.3	44	-6.4	45 2.3
Secured by Multifamily		187	249	33.2	314	26.1	339	8.0	330 -2.7
Owner Occupied, Non-Farm, Non-Residential Property		395	430	8.9	421	-2.1	409	-2.9	416 1.7
Non-Owner Occupied, Non-Farm, Non-Residential Property		314	363	15.6	376	3.6	433	15.2	459 6.0
<b>Total Number of Real Estate Secured Commercial Loans</b>		964	1,131	17.3	1,241	9.7	1,303	5.0	1,400 7.4
Loans to finance agricultural production and other loans to farmers		24	25	4.2	7	-72.0	10	42.9	4 -60.0
Commercial and Industrial Loans		672	664	-1.2	757	14.0	950	25.5	978 2.9
Unsecured Commercial Loans		38	78	105.3	22	-71.8	15	-31.8	20 33.3
Unsecured Revolving Lines of Credit (Commercial Purpose)		51	54	5.9	54	0.0	54	0.0	47 -13.0
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>		785	821	4.6	840	2.3	1,029	22.5	1,049 1.9
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members		1,640	1,802	9.9	1,863	3.4	2,139	14.8	2,277 6.5
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		109	150	37.6	218	45.3	193	-11.5	172 -10.9
<b>Total Number of Commercial Loans Outstanding</b>		1,749	1,952	11.6	2,081	6.6	2,332	12.1	2,449 5.0
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>		527,969,432	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2	883,798,315 -1.7
<b>(Total Commercial Loans / Total Assets)%</b>		3.49	3.45	-1.2	3.57	3.5	4.21	17.7	4.12 -2.0
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*		217,359,822	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4	190,474,166 -22.3
Purchased or Participation Interests to Nonmembers*		25,887,143	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4	4,411,001 -91.5
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance		5,006,931	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6	15,597,760 -14.9
Outstanding Agricultural Related Loans - Number		40	60	50.0	54	-10.0	54	0.0	49 -9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		12,386,299	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6	24,245,698 -24.8
Commercial Loans and Participations Sold -no servicing rights- YTD		1,600,000	16,425	-99.0	0	-100.0	1,277,378	N/A	0 -100.0
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>		3.58	3.41	-4.8	3.30	-3.3	3.73	13.1	3.65 -2.4
* Amounts are year-to-date and the related % change ratios are annualized.								<b>19. Commercial Loans</b>	

	Commercial Loan Net Charge Offs								
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
<b>COMMERCIAL LOAN NET CHARGE-OFF RATIOS:</b>									
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average Commercial Loans Secured by Farmland**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average Commercial Loans Secured by Multifamily**	N/A	N/A		N/A		0.03		0.00	-110.26
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		N/A		0.05		0.00	-100.15
Net Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural Production and Other Loans to Farmers**	N/A	N/A		N/A		0.00		0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and Industrial Loans**	N/A	N/A		N/A		0.00		-0.29	-51232
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	N/A		N/A		-4.16		0.00	100
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		N/A		4.69		0.75	-84.111
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	-0.01	0.10	1437.1	0.00	-96.697	0.02	661.3	0.00	-103.04
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	0.47	0.19	-60.136	0.22	19.761	0.06	-75.1	-0.27	-589.02
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.04	0.11	164.45	0.02	-77.373	0.03	17.3	-0.04	-241.11
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						20. Commercial Loan Net Charge Offs			

		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
<b>COMMERCIAL LOAN CHARGE-OFFS:</b>									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		N/A		48,458		0	-100
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		N/A		146,639		0	-100
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		N/A		2,355		34,409	1361.1
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		N/A		15,305		0	-100
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		N/A		98,829		13,235	-86.608
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	0	511,016	N/A	19,811	-96.123	195,097	884.8	0	-100
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	233,092	121,040	-48.072	169,724	40.221	116,489	-31.4	47,644	-59.1
Total Commercial Loan YTD Charge Offs*	N/A	N/A		N/A		311,586		47,644	-84.709
<b>COMMERCIAL LOAN RECOVERIES:</b>									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		N/A		0		5,485	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		N/A		19,500		200	-98.974
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	N/A	N/A		N/A		0		0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		N/A		2,888		396,704	13636
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		N/A		51,717		0	-100
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		N/A		7,803		50	-99.359
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	30,800	2,950	-90.422	0	-100	19,500	N/A	5,685	-70.846
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	13,528	0	26,016	92.312	62,408	139.9	396,754	535.74
Total Commercial Loan YTD Recoveries*	N/A	N/A		N/A		81,908		402,439	391.33
<b>*Amounts are year-to-date while the related percent change ratios are annualized.</b>									
							21. Commercial Loan Losses		



[illegible]



		Investment Maturity							
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :		N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A	N/A		N/A		252,072,435		236,534,850	-6.2
Total Time Deposits 1-3 yrs	N/A	N/A		N/A		230,586,244		175,965,854	-23.7
Total Time Deposits 3-5 yrs	N/A	N/A		N/A		73,797,027		36,836,767	-50.1
Total Time Deposits 5-10 yrs	N/A	N/A		N/A		3,451,000		1,358,000	-60.6
Total Time Deposits > 10 yrs	N/A	N/A		N/A		0		0	N/A
TOTAL TIME DEPOSITS	N/A	N/A		N/A		559,906,706		450,695,471	-19.5
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	0	2,165,247	N/A	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6
Total Equity Securities 1-3 yrs	0	2,231,680	N/A	1,447,334	-35.1	1,289,676	-10.9	117,806,254	9,034.6
Total Equity Securities 3-5 yrs	0	0	N/A	0	N/A	24,170,668	N/A	29,992,882	24.1
Total Equity Securities 5-10 yrs	0	24,729,400	N/A	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4
Total Equity Securities > 10 yrs	0	0	N/A	0	N/A	3,038,803	N/A	3,751,615	23.5
TOTAL EQUITY SECURITIES	0	0	N/A	0	N/A	203,975,827	N/A	165,992,908	-18.6
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	0	N/A	66,881	N/A	0	-100.0	0	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	0	77,823,105	N/A	86,528,562	11.2	0	-100.0	0	N/A
Total Trading Debt Securities > 10 yrs	0	0	N/A	282,645	N/A	0	-100.0	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	0	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	0	570,401,425	N/A	355,536,115	-37.7	551,772,462	55.2	539,155,093	-2.3
Total Available-for-Sale Debt Securities 1-3 yrs	0	1,006,353,571	N/A	796,017,013	-20.9	973,777,568	22.3	925,149,560	-5.0
Total Available-for-Sale Debt Securities 3-5 yrs	0	492,226,056	N/A	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	-39.1
Total Available-for-Sale Debt Securities 5-10 yrs	0	379,577,787	N/A	726,549,656	91.4	791,003,371	8.9	647,223,222	-18.2
Total Available-for-Sale Debt Securities > 10 yrs	0	12,428,374	N/A	45,143,142	263.2	12,271,320	-72.8	22,099,057	80.1
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	0	31,592,716	N/A	14,287,206	-54.8	41,397,489	189.8	31,716,746	-23.4
Total Held-to-Maturity Debt Securities 1-3 yrs	0	94,646,756	N/A	88,339,949	-6.7	87,438,384	-1.0	62,046,699	-29.0
Total Held-to-Maturity Debt Securities 3-5 yrs	0	20,182,920	N/A	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2
Total Held-to-Maturity Debt Securities 5-10 yrs	0	2,348,120	N/A	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0
Total Held-to-Maturity Debt Securities > 10 yrs	0	976,087	N/A	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	0	N/A	403,352,450	N/A	346,680,284	-14.1
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	46,400,928	49,420,699	6.5	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0
Total Other Investments 1-3 yrs	90,458,156	74,125,699	-18.1	73,658,346	-0.6	82,764,005	12.4	85,619,700	3.5
Total Other Investments 3-5 yrs	4,740,885	5,116,664	7.9	4,150,643	-18.9	4,158,226	0.2	4,399,125	5.8
Total Other Investments 5-10 yrs	1,871,638	1,903,894	1.7	2,988,440	57.0	2,830,114	-5.3	1,167,200	-58.8
Total Other Investments > 10 yrs	3,029,430	3,264,970	7.8	2,721,569	-16.6	4,519,383	66.1	5,654,467	25.1
TOTAL OTHER INVESTMENTS	146,501,037	133,831,926	-8.6	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	747,803,905	1,015,565,594	35.8	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5
Total Investments 1-3 yrs	1,004,559,431	1,368,588,062	36.2	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	-0.7
Total Investments 3-5 yrs	528,472,823	588,594,297	11.4	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-34.3
Total Investments 5-10 yrs	201,027,254	490,880,306	144.2	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0
Total Investments > 10 yrs	4,479,131	16,669,431	272.2	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6
TOTAL INVESTMENT MATURITY DISTRIBUTION	2,486,342,544	3,480,297,690	40.0	4,206,570,711	20.9	4,554,382,619	8.3	3,790,801,526	-16.8
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								24. Investment Maturity	

		Other Investment Information							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) <sup>1</sup>	1,319,011	0	-100.0	1,394,577	N/A	0	-100.0	3,703,000	N/A
Outstanding balance of brokered certificates of deposit and share certificates	204,814,345	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		0		-618,178	N/A
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		-780,623		-6,848,132	-777.3
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		742,713		-159,713	-121.5
Total Gain (Loss) on Investments	N/A	N/A		N/A		-37,910		-7,626,023	#####
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	30	N/A	0	-100.0
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	30	N/A	0	-100.0
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	68,423,348	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8
Recorded Value of Other Investments	5,718,824	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		823,152		322,400	-60.8
Cash Surrender Value	N/A	N/A		N/A		9,604,128		15,192,366	58.2
Recorded Value	17,046,815	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		N/A		0		0	N/A
Cash Surrender Value	N/A	N/A		N/A		51,809		0	-100.0
Recorded Value	2,933,729	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9
Other Insurance	97,428,804	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4
Other Non-insurance	23,939,063	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	215,490,583	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2
Charitable Donation Accounts	0	0	N/A	0	N/A	487,985	N/A	502,201	2.9
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	21	0.0	22	4.8	24	9.1	23	-4.2
Approved Mortgage Seller	20	21	5.0	22	4.8	22	0.0	21	-4.5
Borrowing Repurchase Agreements	1	1	0.0	0	-100.0	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	3	-25.0	5	66.7	6	20.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	0	-100.0	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	33	36	9.1	34	-5.6	36	5.9	31	-13.9
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>									
Total Unfunded Commitments for Commercial Loans	69,804,507	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	608,674,310	712,287,165	17.0	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6
Credit Card Line	1,084,385,763	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3
Unsecured Share Draft LOC	116,609,429	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3
Unused Overdraft Protection Programs	320,384,567	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7
Other Unfunded Commitments	31,359,685	69,195,692	120.7	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7
<b>Total Unfunded Commitments for Non Commercial Loans</b>	2,161,413,754	2,481,100,375	14.8	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	2,231,218,261	2,551,650,413	14.4	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4
<b>OFF-BALANCE SHEET EXPOSURES</b>									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		68,337,070		896,119,898	1,211.3
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		2,107,026,139		1,355,853,407	-35.7
Loans transferred with limited recourse	N/A	N/A		N/A		0		0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		424,602,680		505,717,983	19.1
Financial Standby Letters of Credit	N/A	N/A		N/A		0		0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		0		0	N/A
Sold Credit Protection	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		0		0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		N/A		0		0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		0		0	N/A
All other off-balance sheet exposures	N/A	N/A		N/A		26,733,064		0	-100.0
Loans Transferred with Recourse	669,043,347	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1
Other Contingent Liabilities	9,296,398	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
05/30/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	314,963,300	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		1,970,432,697		3,137,300,721	59.2
Central Liquidity Facility	N/A	N/A		N/A		N/A		0	
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		N/A		319,594,685	
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		N/A		0	
Other Sources	1,857,749,768	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8
Total Borrowing Capacity	2,172,713,068	2,611,906,704	20.2	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7
Draws Against Borrowing Capacity									
Corporate Credit Unions	3,322,305	0	-100.0	0	N/A	21,321,210	N/A	4,335,340	-79.7
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	200,000	N/A
Federal Home Loan Bank	413,954,895	436,113,848	5.4	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	0	0	N/A	0	N/A	0	N/A	61,800,000	N/A
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	4,111,106	5,093,753	23.9	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8
Total Draws Against Borrowing Capacity	421,388,306	441,207,601	4.7	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		N/A		79,740,597		102,802,566	28.9
Natural Person Credit Unions	N/A	N/A		N/A		0		200,000	N/A
Federal Home Loan Bank	N/A	N/A		N/A		2,218,195,829		3,761,727,445	69.6
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		37,691,078		176,621,091	368.6
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	0		0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		N/A		0		293,633,491	N/A
Total Assets Pledged to Secure Borrowing Capacity	2,157,510,276	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6
Amount of Borrowings Callable by Lender	0	129,849,637	N/A	0	-100.0	2,500,000	N/A	0	-100.0
Number of FHLB Members (1 = Yes)	27	29	7.4	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									



	Share and Membership Information														
<a href="#">Return to cover</a>		For Charter : N/A													
05/30/2024		Count of CU : 88													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State													
	Count of CU in Peer Group : N/A														
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg						
MEMBERSHIP:															
Number of Current Members	1,534,442	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8	1,667,699	0.8						
Number of Potential Members	34,552,290	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7						
% Current Members to Potential Members	4.44	4.49	1.1	4.49	0.0	4.45	-0.7	4.76	7.0						
% Membership Growth*	1.77	2.49	40.9	1.35	-46.0	3.75	178.6	0.85	-77.4						
Total Number of Share/Deposit Accounts	2,880,122	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8						
SHARES/DEPOSITS MATURITY DISTRIBUTION															
< 1 year	11,570,744,577	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1						
1 to 3 years	800,378,746	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6						
> 3 years	494,259,155	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6						
TOTAL SHARES/DEPOSITS	12,865,382,478	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8						
NCUA INSURED SAVINGS															
Uninsured Member Shares	583,479,989	909,231,337	55.8	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3						
Uninsured NonMember Deposits	5,526,355	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8						
Total Uninsured Shares & Deposits	589,006,344	915,158,608	55.4	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8						
Insured Shares & Deposits	12,276,376,134	14,861,401,401	21.1	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9						
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):															
Accounts Held by Member Public Units	4,608,075	1,978,037	-57.1	958,903	-51.5	959,488	0.1	758,617	-20.9						
Accounts Held by Nonmember Public Units	2,086,039	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4						
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A						
Dollar Amount of Share Certificates >= \$100,000	716,791,374	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3						
Dollar Amount of IRA/Keogh >= \$100,000	325,883,457	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5						
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	12,770,636	N/A	19,944,871	56.2						
Dollar Amount of Commercial Deposit Accounts	451,649,775	744,454,794	64.8	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8						
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,564,096	5,541,977	-26.7	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0						
INSURANCE COVERAGE OTHER THAN NCUSIF															
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	9	0.0	10	11.1						
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	45,839,568	62,366,616	36.1	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7						
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Membership							

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
05/30/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2019	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD	269,729	1,721,657	538	6,002,686	249	281,000	-95	7,538,558	2,583
Amount of Grants Received by your credit union, YTD	209,702	816,900	290	3,843,873	371	1,564,350	-59	4,409,854	182
EMPLOYEES:									
Number of Full-Time Employees	4,115	4,243	3	4,209	-1	4,367	4	4,352	0
Number of Part-Time Employees	287	269	-6	236	-12	245	4	211	-14
BRANCHES:									
Number of CU Branches	324	318	-2	319	0	315	-1	311	-1
Number of CUs Reporting Shared Branches	29	29	0	27	-7	28	4	28	0
Plan to add new branches or expand existing facilities	19	17	-11	13	-24	13	0	12	-8
CUSO INFORMATION									
Value of Investments in CUSO	45,619,404	57,360,408	26	60,676,057	6	56,748,433	-6	49,741,570	-12
CUSO Loans	6,936,811	3,584,109	-48	3,580,772	0	4,758,426	33	8,304,186	75
Aggregate Cash Outlays in CUSO	31,501,582	31,321,987	-1	32,662,205	4	36,907,176	13	36,307,506	-2
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances	20	21	5	23	10	23	0	24	4
Number of International Remittances Originated YTD	4,250	3,800	-11	4,546	20	4,764	5	4,618	-3
Low Cost Wire Transfers	72	70	-3	67	-4	67	0	66	-1
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations	22,413,114	22,665,750	1	25,717,875	13	27,334,056	6	25,735,164	-6
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	48	42	-13	45	7	43	-4	41	-5
Vendor On-Line Service Bureau	45	48	7	46	-4	47	2	47	0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically									
Account Aggregation	17	16	-6	14	-13	14	0	14	0
Bill Payment	63	63	0	60	-5	60	0	60	0
Download Account History	67	66	-1	65	-2	67	3	0	-100
Electronic Signature Authentication/Certification	34	35	3	39	11	41	5	41	0
e-Statements	71	70	-1	69	-1	69	0	70	1
External Account Transfers	35	37	6	39	5	40	3	41	3
Loan Payments	72	72	0	71	-1	71	0	71	0
Member Application	43	43	0	44	2	46	5	49	7
Merchant Processing Services	9	8	-11	8	0	8	0	0	-100
Mobile Payments	34	38	12	40	5	41	3	42	2
New Loan	49	50	2	50	0	51	2	53	4
New Share Account	27	29	7	30	3	32	7	34	6
Remote Deposit Capture	46	50	9	52	4	55	6	54	-2
Type(s) of services offered:									
Informational Website	N/A	N/A		52		70	35	72	3
Mobile Application	N/A	N/A		46		60	30	60	0
Online Banking	N/A	N/A		50		72	44	71	-1
# Means the number is too large to display in the cell								29. Supplemental Info	

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05/30/2024

CU Name: N/A

Peer Group: N/A

# Graphs 1

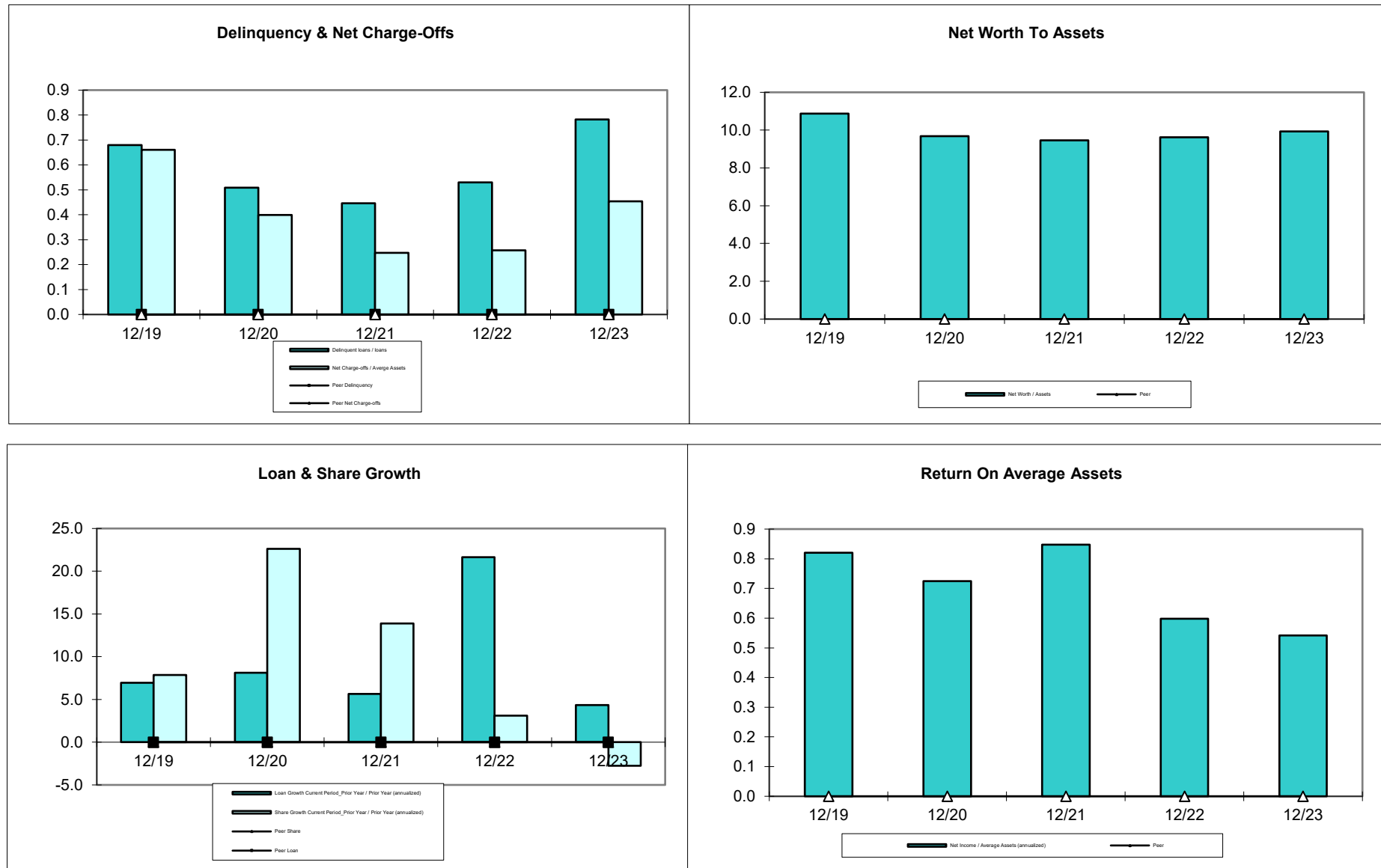
For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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05/30/2024

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A

